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5 Attorneys for Defendant
6 **WELLS FARGO BANK, NATIONAL ASSOCIATION**

7
8 **UNITED STATES DISTRICT COURT**
9
DISTRICT OF NEVADA

10 ROBERT LAFAYETTE,

Case No. 2:16-CV-00023-RFB-NJK

11 Plaintiff,

MOTION TO CANCEL/EXPUNGE LIS
PENDENS

12 vs.

13 WELLS FARGO BANK, NATIONAL
14 ASSOCIATION; NATIONAL DEFAULT
SERVICING CORPORATION,

*Request for Hearing in Accordance with NRS
14.015(1).*

15 Defendants.

16
17
18 Defendant WELLS FARGO BANK, N.A. (“Wells Fargo”), by and through its attorneys
19 of record, the law firm Aldridge Pite, LLP, hereby moves this Honorable Court pursuant to NRS
20 14.015(1) to cancel and expunge the two lis pendens recorded as a result of this matter. Also, in
21 accordance with NRS 14.015(1), the Court is required to set a hearing as soon as practicable,
22 taking precedence over all other civil matters except a motion for a preliminary injunction.

23 I.

24 **INTRODUCTION**

25 Plaintiff Robert Lafayette (“Plaintiff”) has improperly recorded two lis pendens based
26 upon his Fair Debt Collection Practices Act (“FDCPA”) claims against Wells Fargo. These two
27 lis pendens are presently creating a cloud on title obstructing Wells Fargo from selling the
28 affected property to a third party buyer currently in escrow. For a number of reasons, these two

1 lis pendens must be cancelled and expunged pursuant to NRS 14.015(4).

2 First, none of Plaintiff's claims involve a foreclosure of a mortgage, or title or possession
 3 to real property that would justify the need for a lis pendens under NRS 14.010. Rather the
 4 remedies sought by Plaintiff are strictly for monetary damages under the FDCPA.

5 Second, Plaintiff has commenced this action in bad faith as evidenced by his prior
 6 litigious attempts to stop Wells Fargo from foreclosing on his former real property. Neither the
 7 U.S. Bankruptcy Court, District of Nevada, nor the Eighth Judicial District Court of Nevada,
 8 were persuaded by Plaintiff's contentions that Wells Fargo was improperly foreclosing on
 9 Plaintiff's former property. In fact, the U.S. Bankruptcy Court has already expunged one lis
 10 pendens after Plaintiff brought FDCPA and discharge violation claims against Wells Fargo in
 11 bankruptcy court. Plaintiff now attempts to breathe new life into the expunged lis pendens by
 12 filing similar baseless FDCPA claims with this Court.

13 Third, Plaintiff also will not suffer any harm if this Court cancels or expunges the lis
 14 pendens. The foreclosure of Plaintiff's former property has already been completed and Plaintiff
 15 has adequate monetary remedies under the FDCPA in the very unlikely event this Court believes
 16 the FDCPA claims have any merit.

17 Finally, Plaintiff cannot prevail on the merits of his FDCPA claims. Wells Fargo is not a
 18 debt collector as it acquired the loan or debt in question before Plaintiff defaulted and through a
 19 merger with the originator rather than a sale or assignment of the debt. Also, the district courts
 20 within the Ninth Circuit have uniformly recognized that foreclosure itself is not a debt collecting
 21 activity covered by the FDCPA. Yet even if the Court looks at the substance of the letters from
 22 Wells Fargo that Plaintiff claims constitute FDCPA violations, the Court must undoubtedly
 23 conclude that the letters do not attempt to collect any debt from Plaintiff.

24 For these reasons, and the reasons described more fully below, the Court must cancel and
 25 expunge the two lis pendens, and any other lis pendens, that were recorded as a result of this
 26 instant action.

27 //J

28

III.

STATEMENT OF FACTS

3 On or about November 17, 2004, Plaintiff entered into a mortgage loan agreement with
4 World Savings Bank, FSB for the principal sum of \$357,000.00. The loan was secured by a
5 Deed of Trust (“Deed of Trust”) recorded in the Office of the Clark County Recorder on
6 November 23, 2004 as document/instrument 20041123-0003700. (Attached hereto as **Exhibit 1**
7 is a true and correct copy of the recorded Deed of Trust). The Deed of Trust encumbered that
8 real property commonly known as 9578 Adobe Arch Court, Las Vegas, Nevada 89148
9 (hereinafter the “Subject Property”).

10 On or about December 31, 2007, World Savings Bank FSB amended its charter and
11 bylaws to change its name to Wachovia Mortgage, FSB (“Wachovia”). (Attached hereto as
12 **Exhibit 2** is a true and correct of the FDIC: BankFind Search Details (History) for World
13 Savings Bank, FSB). Thereafter on November 1, 2009, Wachovia changed its name to Wells
14 Fargo Bank Southwest, NA, which, on the same day, merged into and subsequently operated as
15 Wells Fargo Bank, NA. (Id.)

16 On or about January 3, 2013, a Notice of Default was recorded against the Subject
17 Property stating that Plaintiff's loan had become past due on October 15, 2011. (Attached hereto
18 as **Exhibit 3** is a true and correct copy of the of the recorded Notice of Default and Election to
19 Sell Under Deed of Trust). A Notice of Trustee's Sale was subsequently recorded on December
20 27, 2013 setting the sale date of the Subject Property for January 22, 2014. (Attached hereto as
21 **Exhibit 4** is a true and correct copy of the recorded Notice of Trustee's Sale).

22 On January 15, 2014, and a week before the scheduled foreclosure sale date, Plaintiff
23 filed a voluntary petition for Chapter 13 bankruptcy in the U.S. Bankruptcy Court, District of
24 Nevada designated as Case No. 14-10235-btb (hereinafter the “Bankruptcy Case”), which was
25 later converted into a Chapter 7 on March 18, 2014. On June 16, 2014, Plaintiff filed a Chapter
26 7 Individual Debtor’s Statement of Intention as to the Subject Property, which listed Wells Fargo
27 as creditor of debt secured by property. (See Bankruptcy Case, Dkt. 49). Wells Fargo moved

1 the bankruptcy court for relief from the automatic stay on July 21, 2014 (see Bankruptcy Case,
 2 Dkt. 55), which was granted by the bankruptcy judge on September 4, 2014 (see Bankruptcy
 3 Case, Dkt. 62). Plaintiff received a Chapter 7 discharge on January 6, 2015 and the Bankruptcy
 4 Case was closed on January 16, 2015. (See Bankruptcy Case, Dkts. 67 & 69).

5 On July 31, 2015, a new Notice of Trustee's Sale was recorded on the Subject Property
 6 setting a new sale date of August 26, 2015. (Attached hereto as **Exhibit 5** is a true and correct
 7 copy of the recorded Notice of Trustee's Sale). Plaintiff thereafter filed a Motion to Reopen the
 8 Bankruptcy Case and Motion to Sanction Wells Fargo on August 19, 2015. (See Bankruptcy
 9 Case, Dkt. 70, hereinafter the "Motion to Reopen/Sanction"). The Motion to Reopen/Sanction
 10 sought discharge violations against Wells Fargo because Plaintiff contended Wells Fargo was
 11 foreclosing on a discharged debt that had been split from the Deed of Trust. (See Bankruptcy
 12 Case, Dkt. 70, ¶¶ 5-7). Under the same vein, the Motion to Reopen/Sanction further contended
 13 that Wells Fargo violated the FDCPA 15 U.S.C. § 1692. (See Bankruptcy Case, Dkt. 70, ¶ 8).
 14 Plaintiff ultimately sought sanctions against Wells Fargo and a release of the Deed of Trust to
 15 afford him free and clear title to the Subject Property. (See Bankruptcy Case, Dkt. 70, pg. 4-5).
 16 As a result of the Motion to Reopen/Sanction, Plaintiff also recorded a Notice of Lis Pendens
 17 and Notice of Stay and Adverse Claim (hereinafter the "First Lis Pendens") on September 1,
 18 2015. (Attached hereto as **Exhibit 6** is a true and correct copy of the recorded First Lis
 19 Pendens).

20 On August 20, 2015, and only day after the filing of the Motion to Reopen/Sanction,
 21 Plaintiff also filed a Verified Application for Temporary Restraining Order and Motion for
 22 Preliminary Injunction and Ex Parte Order for an Order Shortening Time (hereinafter
 23 "Application for TRO") in the Eighth Judicial District Court of Nevada. (Attached hereto as
 24 **Exhibit 7** is a true and correct copy of the Application for TRO). The Application for TRO
 25 contended once again that Wells Fargo was an unsecured creditor and that the loan secured by
 26 the Deed of Trust had been discharged. (See Exhibit 7, pgs. 1-4). However, after a hearing on
 27 the Application for TRO on September 1, 2015, the court denied/dissolved the TRO because: (1)

1 Plaintiff had failed to serve Wells Fargo; (2) Plaintiff failed to file a Complaint; and (3) Plaintiff
 2 failed to assert sufficient evidence and legal grounds to warrant any further injunctive relief
 3 against Wells Fargo from foreclosing on the Subject Property. (Attached hereto as **Exhibit 8** is a
 4 true and correct copy of the Notice of Entry of Order Dissolving Temporary Restraining Order
 5 and Denying Motion for Preliminary Injunction).

6 With no injunction in place, and following two postponements of the August 26th
 7 foreclosure sale, Wells Fargo proceeded with foreclosure on the Subject Property on September
 8 14, 2015. The Trustee's Deed Upon Sale was recorded on September 23, 2015 wherein the
 9 Subject Property was conveyed to Wells Fargo. (Attached hereto as **Exhibit 9** is a true and
 10 correct copy of the recorded Trustee's Deed Upon Sale).

11 On October 1, 2015, the bankruptcy court denied the Motion to Reopen/Sanction. (See
 12 Bankruptcy Case, Dkt. 77). Following a motion from Wells Fargo, the bankruptcy court also
 13 expunged the First Lis Pendens on January 27, 2016. (See Bankruptcy Case, Dkt. 96).

14 Plaintiff filed the instant action on January 6, 2016. (See Dkt. 1). Plaintiff alleges that
 15 Wells Fargo and its foreclosure trustee, National Default Servicing Corporation ("NDSC"),
 16 violated the FDCPA and seeks monetary damages of \$472,949.76. (See Id.) Plaintiff also
 17 subsequently recorded two additional lis pendens as a result of the instant action - one on January
 18 7, 2016 (hereinafter the "Second Lis Pendens") - and the other on February 2, 2016 (hereinafter
 19 the "Third Lis Pendens"). (Attached hereto as **Exhibit 10** is a true and correct copy of the
 20 recorded Second Lis Pendens; and attached hereto as **Exhibit 11** is a true and correct copy of the
 21 recorded Third Lis Pendens). However, at this time, it does not appear that Plaintiff has bothered
 22 to serve either Wells Fargo or NDSC as there has been no Affidavit of Service or Return of
 23 Summons filed.

24

25 **III.**

26 **STANDARD OF REVIEW & REQUEST FOR JUDICIAL NOTICE**

27 The recording and effect of a lis pendens is governed by NRS 14. Generally a plaintiff
 28

1 shall record a lis pendens, or notice of pendency of action, “[i]n an action for the foreclosure of a
 2 mortgage upon real property, or affecting the title or possession of real property.” NRS
 3 14.010(1). The recorded lis pendens provides constructive notice to the world that a dispute
 4 involving real property is ongoing in either state or federal court. *See Weddell v. H2O, Inc.*, 271
 5 P.3d 743, 751 (Nev. 2012), citing NRS 14.010(3).

6 After the lis pendens is recorded by a plaintiff, a defendant may request that the court
 7 hold a hearing on the cancellation of the recorded lis pendens, and “such a hearing must be set as
 8 soon as is practicable, taking precedence over all other civil matters except a motion for a
 9 preliminary injunction.” NRS 14.015(1). After 15 days’ notice, the plaintiff must appear at the
 10 hearing and present evidence to the satisfaction of the court that:

- 11 (a) The action is for the foreclosure of a mortgage upon the real property
 described in the notice or affects the title or possession of the real property
 described in the notice;
- 13 (b) The action was not brought in bad faith or for an improper motive;
- 14 (c) The party who recorded the notice will be able to perform any conditions
 precedent to the relief sought in the action insofar as it affects the title or
 possession of the real property; and
- 16 (d) The party who recorded the notice would be injured by any transfer of an
 interest in the property before the action is concluded.

18 NRS 14.015(2).

19 In addition to the aforesaid matters, the plaintiff must also establish to the satisfaction of
 20 the court that if plaintiff prevails, plaintiff will be entitled to relief affecting the title or
 21 possession of the real property, and either: (a) that plaintiff is “likely to prevail in the action;” or
 22 (b) that plaintiff “has a fair chance of success on the merits in the action” and that the injury
 23 would be “sufficiently serious that the hardship on [plaintiff] in the event of transfer would be
 24 greater than the hardship on the defendant resulting from the [lis pendens.]” NRS 14.015(3). If a
 25 plaintiff fails to meet his or her burden, the court must cancel the lis pendens which has the same
 26 effect of expungement. *See* NRS 14.015(4).

27 /./.

1 Although Plaintiff in this case recorded the Second and Third Lis Pendens and therefore
 2 carries the burden of proof for either or both to remain effective against the Subject Property,
 3 Wells Fargo respectfully requests that this Court take judicial notice of the documents/exhibits
 4 attached hereto and the referenced court docket entries herein. Such documents/exhibits and
 5 court docket entries are publicly available documents from government sources such as the Clark
 6 County Recorder's Office, the U.S. Bankruptcy Court District of Nevada, the Eighth Judicial
 7 District Court of Nevada, and the Federal Deposit Insurance Corporation. Thus, they are capable
 8 of accurate and ready determination from a source whose accuracy cannot be reasonably
 9 questioned. *See Fed. R. Evid. 201.* Based upon the judicially noticeable evidence and the
 10 inability for Plaintiff to meet his burden of proof, this Court must cancel/expunge the Second and
 11 Third Lis Pendens.

12 **IV.**
 13 ARGUMENT

14 **A. THE SECOND AND THIRD LIS PENDENS MUST BE CANCELLED/EXPUNGED AS THE**
 15 **INSTANT ACTION SEEKS MONETARY DAMAGES RATHER THAN FORECLOSURE, TITLE**
 OR POSSESSION TO REAL PROPERTY.

16 Plaintiff simply has no basis to record a lis pendens because this action is not a
 17 foreclosure action, and further does not affect title or possession to real property. Lis pendens
 18 are inappropriate for actions for monetary or personal judgments even if it relates in some way to
 19 real property. *See Weddell v. H2O, Inc.*, 271 P.3d 743, 751 (Nev. 2012) cf. *BGJ Associates v.*
 20 *Superior Court*, 75 Cal.App.4th 952, 89 Cal.Rptr.2d 693, 703 (1999).

21 In this case, Plaintiff has not asserted a claim or cause of action to foreclose a mortgage
 22 under NRS 40. Nor does Plaintiff seek quiet title or unlawful detainer relief under NRS 40.
 23 Rather, Plaintiff's Verified Claim (or complaint) alleges FDCPA violations with a prayer or
 24 demand for damages in the amount of \$472,949.76. (See Dkt. 1). Plaintiff does not even ask
 25 this Court to restore his title and/or possession to the Subject Property under his FDCPA claims.
 26 Nor can he, as the FDCPA remedies are enumerated under 15 U.S.C. § 1692(k) which do not
 27 include quiet title or right of possession to real property. Accordingly, the Second and Third Lis

1 Pendens must be canceled/expunged.

2 **B. THE SECOND AND THIRD LIS PENDENS MUST BE CANCELLED/EXPUNGED AS PLAINTIFF
3 HAS BROUGHT THE INSTANT ACTION IN BAD FAITH.**

4 Plaintiff has a history of filing legal actions against Wells Fargo shortly before the
5 foreclosure sale date of the Subject Property. His first legal action was the filing of the
6 Bankruptcy Case on January 15, 2014, which was only a week before the first foreclosure sale
7 date. After Wells Fargo received relief from the automatic stay and after Plaintiff received his
8 Chapter 7 discharge, Plaintiff filed his second legal action – Motion to Reopen/Sanction – on
9 August 19, 2015, which was again a week before the second foreclosure sale date. This second
10 legal action attempted to reopen the Bankruptcy Case and impose sanctions against Wells Fargo
11 under the FDCPA because his theory was that Wells Fargo suddenly was an unsecured creditor
12 that could not foreclose on a discharge debt. Fortunately, the bankruptcy court judge saw
13 through Plaintiff's baseless contention and denied the Motion to Reopen/Sanction and cancelled
14 the First Lis Pendens.

15 Even before the denial of the Motion to Reopen/Sanction, and again a week prior to the
16 second foreclosure sale date, Plaintiff commenced his third legal filing – the Application for
17 TRO. Plaintiff in that case did not even bother to file a formal Complaint and did not bother to
18 serve Wells Fargo. Unfortunately for Plaintiff, the Eighth Judicial District Court also saw
19 through Plaintiff's dilatory motives and meritless claims and dissolved the TRO and denied
20 Plaintiff any further injunctive relief.

21 Now that Wells Fargo has completed its foreclosure on the Subject Property, Plaintiff has
22 instituted his fourth legal filing via the instant action to now attempt to cloud title to the Subject
23 Property. Plaintiff attempts to resurrect the First Lis Pendens, by once again asserting FDCPA
24 violations against Wells Fargo in this Court. However, Plaintiff cannot now seek a new forum
25 after the bankruptcy court rejected the discharge and FDCPA violation claims. In fact, Plaintiff
26 as a discharged debtor is prohibited from pursuing simultaneous claims under the bankruptcy
27 code and under the FDCPA. *See Walls v. Wells Fargo Bank, N.A.*, 276 F.3d 502 (9th Cir. 2002).

28

1 Also, much like the Application for TRO, Plaintiff has not bothered to formally serve Wells
 2 Fargo, which evidences that Plaintiff just hopes to cloud title to the Subject Property so that
 3 Wells Fargo cannot sell it.

4 Plaintiff's litigious history, prior attempts to delay the foreclosure of the Subject Property
 5 on the eve of the sale, and attempts to forum shop his baseless claims all evidence his bad faith
 6 conduct in bringing the instant action, and thus the Second and Third Lis Pendens must be
 7 canceled/expunged.

8 **C. THE SECOND AND THIRD LIS PENDENS MUST BE CANCELLED/EXPUNGED AS PLAINTIFF
 9 WILL NOT SUFFER ANY HARM FROM THE TRANSFER OF THE SUBJECT PROPERTY
 WHILE THE INSTANT ACTION IS PENDING**

10 Plaintiff simply does not have any interest left if the Subject Property. Wells Fargo
 11 completed its foreclosure sale back in September 2015 after the bankruptcy court granted Wells
 12 Fargo relief from the automatic stay and after Plaintiff received his discharge. Plaintiff does not
 13 seek to unwind the sale, and instead seeks monetary damages under the FDCPA. Thus, even if
 14 Plaintiff's FDCPA claims had any merit, which they do not for the reasons discussed below,
 15 Plaintiff could be compensated through monetary damages as outlined under 15 U.S.C.
 16 §1692(k).

17 **D. THE SECOND AND THIRD LIS PENDENS MUST BE CANCELLED/EXPUNGED AS PLAINTIFF
 18 CANNOT PREVAIL ON HIS UNDERLYING FDCPA CLAIMS.**

19 Even if one examines Plaintiff's underlying FDCPA claims, they all lack merit. The
 20 FDCPA is a consumer protection statute that "prohibits debt collector[s] from making false or
 21 misleading representations and from engaging in various abusive and unfair practices." *Heintz v.*
Jenkins, 514 U.S. 291, 292 (1995). In this case, Wells Fargo does not qualify as a debt collector
 22 under the FDCPA, and further did not engage in any debt collecting activity.

23 **1. Wells Fargo is Not a Debt Collector.**

24 "The FDCPA defines 'debt collector' to include: (1) 'any person who uses any
 25 instrumentality of commerce or the mails in any business the principal purpose of which is the
 26 collection of any debts,' and (2) any person 'who regularly collects or attempts to collect,
 27

1 directly or indirectly, debts owed or due or asserted to be owed or due another.”” *Schlegel v.*
 2 *Wells Fargo Bank, NA*, 720 F.3d 1204, 1208 (9th Cir. 2013) quoting 15 U.S.C. § 1692a(6). In
 3 interpreting this definition, courts have consistently held that the FDCPA does not apply to
 4 mortgage servicers, or mortgage assignees, if the mortgage debt was not in default at the time it
 5 was obtained. *See e.g. Klohs v. Wells Fargo Bank, N.A.*, 901 F. Supp. 2d 1253, 1258 (D. Haw.
 6 2012); *Pratap v. Wells Fargo Bank, N.A.*, 63 F. Supp. 3d 1101, 1113 (N.D. Cal., 2014) (a
 7 mortgage company collecting its own debt is not a debt collector); *Bailey v. Sec. Nat'l Servicing*
 8 *Corp.*, 154 F.3d 384, 387 (7th Cir. 1998); *Rowe v. Educ. Credit Mgmt. Corp.*, 559 F.3d 1028,
 9 1031 (9th Cir. 2009) (“a ‘creditor’ is not a ‘debt collector’ under the FDCPA”).

10 Here, Wells Fargo actually obtained the debt secured by the Deed of Trust through
 11 merger and name change before Plaintiff’s debt went into default. Although World Savings
 12 Bank FSB was the name of the originating lender, it later changed its name to Wachovia.
 13 Wachovia then changed its name to Wells Fargo Bank Southwest, NA, which immediately
 14 merged into and operated as Wells Fargo in November 2009. (See **Exhibit 2**). This all occurred
 15 prior to the recording of the Notice of Default, and even prior to default date of October 2011 as
 16 stated in the Notice of Default. (See **Exhibit 3**).

17 Even so, at least one circuit has recognized that debt in default acquired through a merger
 18 with a previous creditor, rather than through a specific assignment, does not make the acquiring
 19 party a debt collector under the FDCPA. *Brown v. Morris*, 243 Fed. App’x 31, 34 (5th Cir.
 20 2007); *Dues v. Capital One, NA*, 2011 WL 3799762, *4 (E.D. Mich. 2011); *Esquivel v. Bank of*
 21 *America, N.A.*, 2013 WL 682925, *2 (E.D. Cal. 2013); *see also In re Mullin*, 2014 WL 5840364,
 22 *10 (BAP 9th Cir. 2014) (“Because [Wells Fargo Bank] owns the loan through the above
 23 described name changes and mergers, it is a creditor/originator of debtors’ debt and is not a ‘debt
 24 collector.’”). Thus, Wells Fargo acquisition of the debt secured by the Deed of Trust through
 25 merger would still not make it a debt collector under the FDCPA even if it had been in default.
 26 Plaintiff therefore cannot prevail on his FDCPA claims.

27 /./.

28

1 **2. Foreclosure is Not a Debt Collecting Activity.**

2 To the extent Plaintiff claims that Wells Fargo engaged in debt collecting activity by
 3 foreclosing on the Subject Property, this theory fails. Foreclosure simply does not constitute
 4 debt collection under the FDCPA. *Smith v. Community Lending, Inc.*, 773 F. Supp. 2d 941, 944
 5 (D. Nev. 2011). Although the Ninth Circuit has not yet ruled on the issue, the district courts
 6 within the Circuit are in agreement with this position. *See Id.*; *see also In re Nordeen*, 495 B.R.
 7 468, 489 (BAP 9th Cir. 2013) (foreclosing on a deed of trust is distinct from collecting debt and
 8 is not an attempt to collect funds from the debtor); *Wensley v. First Nat. Bank of Nevada*, 874 F.
 9 Supp. 2d 957, 963 (D. Nev. 2012); *Rockridge Trust v. Wells Fargo, N.A.*, 985 F. Supp. 2d 1110
 10 (N.D. Cal. 2013); *Deissner v. Mort. Elect. Registrations Sys.*, 618 F. Supp. 2d 1184, 1189 (D.
 11 Ariz. 2009) aff'd, 2010 WL 2464899 (9th Cir. Jun. 17, 2010) (concluding that non judicial
 12 foreclosure proceedings do not fall within the FDCPA's scope); *Hulse v. Ocwen Federal Bank,*
 13 *FSB*, 195 F. Supp. 2d 1188, 1204 (D. Or. 2002) ("Foreclosing on a deed of trust is distinct form
 14 the collection of the obligation to pay money. The FDCPA is intended to curtail objectionable
 15 acts occurring in the process of collecting funds from a debtor.").

16 Consistent with Plaintiff's bankruptcy discharge and the stay relief afforded by the
 17 bankruptcy court, any action by Wells Fargo in this case was to exercise its rights against the
 18 Subject Property and not against Plaintiff personally. It is clear the Bankruptcy Code recognizes
 19 the distinction between enforcing debts against a person and exercising remedies against secured
 20 property, and the FDCPA should be no different. Indeed, non-judicial foreclosures in Nevada
 21 have their own procedural mechanisms under NRS 107 to ensure accurate notice, fairness and
 22 opportunity to cure. This Court, consistent with its own precedent and the precedent of the other
 23 district courts in this Circuit, should not impose FDCPA requirements into state governed
 24 proceedings to recover real property.

25 **3. None of the Letters Sent by Wells Fargo are Attempts to Collect a Debt.**

26 Even if one examines the specific letters that Plaintiff claims are FDCPA violations, they
 27 do not arise to attempts to collect a debt. Letters that do not demand payment, but simply inform
 ~o

1 borrowers of the status of their account are not considered debt collection. *Casault v. Federal*
 2 *Nat. Mortg. Ass'n*, 915 F. Supp. 2d 1113, 1127 (C.D. Cal. 2012). The Four letters from Wells
 3 Fargo that Plaintiff complains about are all lack any demand for payment and instead either
 4 provide account information to Plaintiff or offer relocation assistance to the occupant of the
 5 Subject Property.

6 The first letter dated "8/27/15" simply informs Plaintiff of the foreclosure situation and
 7 reminds him that the foreclosure sale has been scheduled. (See Dkt. 1, pg. 21). Wells Fargo also
 8 informs Plaintiff that Wells Fargo had not heard from Plaintiff or received documentation to
 9 determine Plaintiff's eligibility for mortgage assistance. (See Id.) The letter goes on to inform
 10 Plaintiff that it is now too late to review for mortgage assistance options. (See Id.) Nowhere in
 11 this first letter is there any demand for payment.

12 The second letter dated "8/28/15" again informs Plaintiff of the foreclosure sale date and
 13 specifically states that:

14 As a result of your bankruptcy case, this letter is not an attempt to collect a debt
 15 from you or in any way violate any provision of the United States Bankruptcy
 16 Code. This letter has been sent to you for informational purposes only. This is
 not a bill or a request for payment, or a statement that you are personally
 obligated in any way to make a payment.

17 (See Dkt. 1, pg. 23). The second letter even goes on to say that workout options with Wells
 18 Fargo are "strictly voluntary" and that Plaintiff is not obligated to pursue or discuss such options.
 19 (See Id.) This second letter is merely informative by its express language and simply does not
 20 make a demand for any payment.

21 The third letter dated "October 13, 2015" contains information directed to the occupant of
 22 the Subject Property that ownership of the Subject property has changed. (See Dkt. 1, pg. 26).
 23 This is plainly true as the Trustee's Deed Upon Sale evidencing the ownership change had
 24 already been recorded on September 23, 2015. (See **Exhibit 9**). Noticeably the third letter is not
 25 even addressed to Plaintiff and does not demand any payment or even provide Plaintiff's account
 26 information. Instead the third letter offers relocation assistance directly to the occupant to
 27 peacefully vacate the Subject Property in light of the ownership change. (See Dkt. 1, pg. 26).

1 The fourth and final letter, also dated "October 13, 2015," is also directed to the occupant
2 of the Subject Property and again offers relocation assistance, this time with specific monetary
3 amounts if the occupant vacates by certain dates. (See Dkt. 1, pg. 27). This fourth letter could
4 not be farther from debt collecting activity as it plainly offers to pay money, instead of
5 demanding that money be paid. Just like the third letter, no sensitive account information of
6 Plaintiff is communicated to the occupant.

7 Accordingly, none of the letters are debt collection activities that would violate the
8 FDCPA, and thus Plaintiff cannot prevail on his FDCPA claims.

v

CONCLUSION

Based upon the foregoing, Wells Fargo respectfully requests that the Second and Third
Lis Pendens be cancelled/expunged from record. Specifically, Wells Fargo respectfully requests
an order that:

- 14 (1) The Notice of Lis Pendens recorded on January 7, 2016 in the Office of the Clark
15 County Recorder as document/instrument 20160107-0002969, is hereby cancelled
16 and expunged from record;

17 (2) The Notice of Lis Pendens recorded on February 2, 2016 in the Office of the Clark
18 County Recorder as document/instrument 20160202-0000794, is hereby cancelled
19 and expunged from record;

20 (3) Any other Notice of Lis Pendens recorded against the Subject Property as a result of
21 this action is hereby cancelled and expunged from record; and

22 (4) Plaintiff is hereby prohibited from recording any further Notice of Lis Pendens
23 against the Subject Property without specific order from this Court.

ALDRIDGE PITE, LLP

25 | Dated: April 26, 2016

By: /s/ *Jory C. Garabedian*

LAUREL I. HANDLEY

JORY C. GARABEDIAN

Attorneys for Defendant

*WELLS FARGO BANK, NATIONAL
ASSOCIATION*

Exhibit “1”

Recording Requested By:
Fidelity National Title
500 N. Rainbow Blvd Suite #100
Las Vegas, NV 89107



20041123-0003700

121 Las Vegas, NV 89107

WORLD SAVINGS
FINAL DOCUMENTATION
CLOSING DEPARTMENT
P.O. BOX 659548
SAN ANTONIO, TX 78265-9548
LOAN NUMBER: 0026424564

NOTE AMOUNT: \$357,000.00

ASSESSOR'S PARCEL #:

Fee: \$31.00
N/C Fee: \$0.00

11/23/2004 14:37:29
T20040137216

Requestor:
FIDELITY NATIONAL TITLE

Frances Deane ADF
Clark County Recorder Pgs: 18

FOR RECORDER'S USE ONLY

DEED OF TRUST #32028-DH

THIS IS A FIRST DEED OF TRUST WHICH SECURES A NOTE WHICH CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE, FREQUENCY AND AMOUNT OF PAYMENTS AND PRINCIPAL BALANCE (INCLUDING FUTURE ADVANCES AND DEFERRED INTEREST) . AT LENDER'S OPTION THE SECURED NOTE MAY BE RENEWED OR RENEGOTIATED.

THE MAXIMUM AGGREGATE PRINCIPAL AMOUNT SECURED BY THIS MORTGAGE
IS \$446,250.00 WHICH IS 125% OF THE ORIGINAL PRINCIPAL NOTE
AMOUNT.

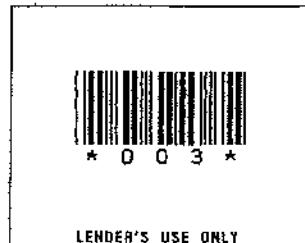
I. DEFINITIONS OF WORDS USED IN THIS DEED OF TRUST

(A) **Security Instrument.** This Deed of Trust, which is dated NOVEMBER 17, 2004, * will be called the "Security Instrument."

(B) Borrower. ROBERT LAFAYETTE, A MARRIED MAN

sometimes will be called "Borrower" and sometimes simply "I" or "me."

(C) Lender. WORLD SAVINGS BANK, FSB, * * * * * ITS SUCCESSORS AND/OR
ASSIGNEES, will be called "Lender." Lender is A FEDERAL SAVINGS BANK * * *
which is organized and exists under the laws of the United States. Lender's address is
1901 HARRISON STREET, OAKLAND, CALIFORNIA 94612.



(D) Note. The note signed by Borrower and having the same date as this Security Instrument, including all extensions, renewals and modifications thereof, will be called the "Note." The Note shows that I owe Lender the original principal amount of U.S. \$357,000.00 * * , ("Note Amount"), plus accrued and deferred interest and such other amounts as stated in the Note. I have promised to pay this debt in monthly payments and to pay the debt in full by DECEMBER 15, 2034.

(E) Property. The property that is described below in Section III entitled "Description of the Property" will be called the "Property."

(F) Sums Secured. The amounts described below in Section II entitled "Borrower's Transfer of Rights in the Property" sometimes will be called the "Sums Secured."

(G) Person. Any person, organization, governmental authority or other party will be called "Person."

II. BORROWER'S TRANSFER OF RIGHTS IN THE PROPERTY

I irrevocably grant and convey the Property to the Trustee, in trust for Lender, with a power of sale subject to the terms of this Security Instrument. This means that, by signing this Security Instrument, I am giving Lender and Trustee those rights that are stated in this Security Instrument and also those rights that the law gives to lenders who are beneficiaries of a deed of trust and to trustees of a deed of trust. I am giving Lender and Trustee these rights to protect Lender from possible losses that might result if I fail to:

(i) pay all amounts owed to Lender under the Note and all other notes secured by this Security Instrument, called the "Secured Notes," including future advances made by Lender and any changes to the Secured Notes made with the written consent of Lender;

(ii) pay, with interest, any amounts that Lender spends under Paragraphs 2 and 7 below to protect the value of the Property and Lender's rights in the Property; and

(iii) keep all of my other promises and agreements under this Security Instrument, the Secured Notes and any changes to the Secured Notes made with the written consent of Lender.

III. DESCRIPTION OF THE PROPERTY

I give Trustee rights in the Property described below:

[REDACTED]

(ii) All buildings and other improvements that are located on the Described Property;

(iii) All rights in other property that I have as owner of the Described Property. These rights are known as easements, rights and appurtenances attached to the Property;

(iv) All rents or royalties and other income from the Described Property;

(v) All mineral, oil and gas rights and profits, water rights and stock that are part of the Described Property;

(vi) All rights that I have in the land which lies in the streets or roads in front of, behind or next to, the Described Property;

(vii) All fixtures that are now or in the future will be on the Described Property or on the property described in subsection (ii) of this Section;

(viii) All of the rights and property described in subsections (ii) through (vii) of this Section that I acquire in the future;

(ix) All replacements of or additions to the property described in subsections (ii) through (viii) of this Section; and

(x) All of the amounts that I pay to Lender under Paragraph 2 below.

IV. BORROWER'S RIGHT TO GRANT A SECURITY INTEREST IN THE PROPERTY AND BORROWER'S OBLIGATION TO DEFEND OWNERSHIP OF THE PROPERTY

I promise that (i) I lawfully own the Property; (ii) I have the right to grant and convey the Property to Trustee; and (iii) there are no outstanding claims, charges, liens or encumbrances against the Property, except for those which are of public record.

I give a general warranty of title to Lender. This means that I will be fully responsible for any losses which Lender suffers because someone other than myself and the Trustee has some of the rights in the Property which I promise that I have. I promise that I will defend my ownership of the Property against any claims of such rights.

COVENANTS

I promise and I agree with Lender as follows:

1. BORROWER'S PROMISE TO PAY

I will pay to Lender, on time, all principal and interest due under the Secured Notes and any prepayment and late charges due under the Secured Notes.

2. PAYMENTS FOR TAXES AND INSURANCE

(A) Borrower's Obligations

I will pay all amounts necessary to pay taxes and hazard insurance premiums on the Property as well as assessments, leasehold payments, ground rents or mortgage insurance premiums (if any).

(B) Escrow Accounts

Subject to applicable law, no escrow shall be required except upon written demand by Lender, in which case, I shall pay to Lender on the day payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes, penalties and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; and (e) yearly mortgage insurance premiums, if any. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for an escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge me for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays me interest on the Funds and/or applicable law permits Lender to make such a charge. However, Lender may require me to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay me any interest or earnings on the Funds. Lender shall give to me, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to me for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify me in writing, and, in such case I shall pay to Lender the amount necessary to make up the deficiency or shortage. I shall make up the deficiency or shortage in accordance with the requirements of the Lender, at its sole discretion, in the manner and times prescribed by RESPA.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to me any Funds held by Lender. If, under paragraph 28, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. APPLICATION OF BORROWER'S PAYMENTS

Unless the law requires otherwise, Lender will apply each of my payments under the Secured Notes and under Paragraphs 1 and 2 above in the following order and for the following purposes:

[REDACTED]

First, to pay prepayment charges due under the Secured Notes;
Second, to pay any advances due to Lender under this Security Instrument;
Third, to pay the amounts due to Lender under Paragraph 2 above;
Fourth, to pay interest due under the Secured Notes;
Fifth, to pay deferred interest due under the Secured Notes;
Sixth, to pay principal due under the Secured Notes;
Last, to pay late charges due under the Secured Notes.

4. BORROWER'S OBLIGATION TO PAY CHARGES, ASSESSMENTS AND CLAIMS

I will pay all taxes, assessments and any other charges and fines that may be imposed on the Property and that may be superior to this Security Instrument.

I will also make payments due under my lease if I am a tenant on the Property and I will pay ground rents (if any) due on the Property. I will pay these amounts either by making the payments to Lender that are described in Paragraph 2 above or by making the payments on time to the Person owed them.

Any claim, demand or charge that is made against property because an obligation has not been fulfilled is known as a **lien**. I will promptly pay or satisfy all liens against the Property that may be superior to this Security Instrument. However, this Security Instrument does not require me to satisfy a superior lien if: (A) I agree, in writing, to pay the obligation which gave rise to the superior lien and Lender approves in writing the way in which I agree to pay that obligation; or (B) in good faith, I argue or defend against the superior lien in a lawsuit so that, during the lawsuit, the superior lien may not be enforced and no part of the Property must be given up; or (C) I secure from the holder of that other lien an agreement, approved in writing by Lender, that the lien of this Security Instrument is superior to the lien held by that Person. If Lender determines that any part of the Property is subject to a superior lien, Lender may give to me a notice identifying the superior lien. I will pay or satisfy the superior lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. BORROWER'S OBLIGATION TO MAINTAIN INSURANCE

At my sole cost and expense, I will obtain and maintain hazard insurance to cover all buildings and other improvements that now are or in the future will be located on the Property. The insurance must cover loss or damage caused by fire, hazards normally covered by "extended coverage" hazard insurance policies and other hazards for which Lender requires coverage. The insurance must be in the amounts and for the periods of time required by Lender. I may choose the insurance company but my choice is subject to Lender's approval. Lender may not refuse to approve my choice unless the refusal is reasonable. All of these insurance policies and renewals of the policies must include what is known as a **Standard Mortgagor Clause** to protect Lender. The form of all policies and renewals must be acceptable to Lender. Lender will have the right to hold the policies and renewals. If Lender requires, I will promptly give Lender all receipts of paid premiums and renewal notices that I receive.

If I obtain earthquake insurance, any other hazard insurance, credit life and/or disability insurance, or any other insurance on or relating to the Property or the Secured Notes and which are not specifically required by Lender, I will name Lender as loss payee of any proceeds.

If there is a loss or damage to the Property, I will promptly notify the proper insurance company and Lender. If I do not promptly prove to the insurance company that the loss or damage occurred, then Lender may do so.

The amount paid by the insurance company is called "Proceeds." Any Proceeds received will be applied first to reimburse Lender for costs and expenses incurred in connection with obtaining the Proceeds, and then, at Lender's option and in the order and proportion as Lender may determine in its sole and absolute discretion, regardless of any impairment or lack of impairment of security, as follows: (A) to the extent allowed by applicable law, to the Sums Secured in a manner that Lender determines and/or (B) to the payment of costs and expenses of necessary repairs or to the restoration of the Property to a condition satisfactory to Lender, such application to be made in the manner and at the times as determined by Lender.

If I abandon the Property or if I do not answer, within 30 days, a notice from Lender stating that the insurance company has offered to settle a claim, Lender may collect the Proceeds. Lender may use the Proceeds to repair or restore the Property or to pay the Sums Secured. The 30-day period will begin when the notice is given.

If any Proceeds are used to reduce the amount of principal which I owe to Lender under the Secured Notes, that use will not delay the due date or change the amount of any of my monthly payments under the Secured Notes and under Paragraphs 1 and 2 above. However, Lender and I may agree in writing to delays or changes.

If Lender acquires the Property under Paragraph 28 below, all of my rights in the insurance policies will belong to Lender. Also, all of my rights in any proceeds which are paid because of damage that occurred before the Property is acquired by Lender or sold will belong to Lender. However, Lender's rights in those proceeds will not be greater than the Sums Secured immediately before the Property is acquired by Lender or sold.

If I am required by Lender to pay premiums for mortgage insurance, I will pay the premiums until the requirement for mortgage insurance ends according to my written agreement with Lender or according to law.

6. BORROWER'S OBLIGATION TO MAINTAIN THE PROPERTY AND TO FULFILL ANY LEASE OBLIGATIONS

I will keep the Property in good repair including, but not limited to, keeping the Property free from debris, mold, termites, dry rot and other damaging pests and infestations. I will not destroy or substantially change the Property and I will not allow the Property to deteriorate. I will keep and maintain the Property in compliance with any state or federal health and safety laws, and hazardous materials and hazardous waste laws. I will not use, generate, manufacture or store any hazardous materials or hazardous waste on, under or about the Property. I will indemnify, defend and hold harmless Lender and its employees, officers and directors and their successors from any claims, damages or costs for required or necessary repair or the removal of mold, termites, dry rot, other damaging pests and infestations and hazardous waste or any other hazardous materials claim. If I do not own but am a tenant on the Property, I will fulfill my obligations under my lease. I also agree that, if I acquire the fee title to the Property, my lease interest and the fee title will not merge unless Lender agrees to the merger in writing.

7. LENDER'S RIGHT TO PROTECT ITS RIGHTS IN THE PROPERTY

If: (A) I do not keep my promises and agreements made in this Security Instrument, or (B) someone, including me, begins a legal proceeding that may significantly affect Lender's rights in the Property (such as a legal proceeding in bankruptcy, in probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever it deems reasonable or appropriate to protect the Lender's rights in the Property. Lender's actions may include, without limitation, appearing in court, paying reasonable attorneys' fees, purchasing insurance required under Paragraph 5 above (such insurance may cost more and provide less coverage than the insurance I might purchase), and entering on the Property to make repairs. Lender must give me notice before Lender may take any of these actions. Although Lender may take action under this Paragraph 7, Lender does not have to do so. Any action taken by Lender under this Paragraph 7, will not release me from my obligations under this Security Instrument.

I will pay to Lender any amounts which Lender advances under this Paragraph 7 with interest, at the interest rate in effect under the Secured Notes which have not been paid. I will pay those amounts to Lender when Lender sends me a notice requesting that I do so. Interest on each amount will begin to accrue on the date that the amount is advanced by Lender. However, Lender and I may agree in writing to terms that are different from those in this Paragraph 7. This Security Instrument will protect Lender in case I do not keep this promise to pay those amounts with interest.

8. LENDER'S RIGHT TO INSPECT THE PROPERTY

Lender, and others authorized by Lender, may enter upon and inspect the Property. They must do so in a reasonable manner and at reasonable times. Before or at the time an inspection is made, Lender must give me notice stating a reasonable purpose for the inspection.

9. AGREEMENTS ABOUT GOVERNMENTAL TAKING OF THE PROPERTY

I assign to Lender all my rights: (A) to proceeds of all awards or claims for damages resulting from condemnation, eminent domain or other governmental taking of all or any part of the Property; and (B) to proceeds from a sale of all or any part of the Property that is made to avoid condemnation, eminent domain or other government taking of the property. All of those proceeds will be paid to Lender.

If all of the Property is taken, the proceeds will be used to reduce the Sums Secured. If any of the proceeds remain after the amount that I owe to Lender has been paid in full, the remaining proceeds will be paid to me. Unless Lender and I agree otherwise in writing, if only a part of the Property is taken, the amount that I owe to Lender will be reduced only by the amount of proceeds multiplied by the following fraction: (A) the total amount of the Sums Secured immediately before the taking, divided by (B) the fair market value of the Property immediately before the taking. The remainder of the proceeds will be paid to me.

If I abandon the Property or if I do not answer, within 30 days, a notice from Lender stating that a governmental authority has offered to make a payment or to settle a claim for damages, Lender has the authority to collect the proceeds. Lender may then use the proceeds to repair or restore the Property or to reduce the Sums Secured. The 30-day period will begin when the notice is given.

If any proceeds are used to reduce the amount of principal which I owe to Lender under the Secured Notes, that use will not delay the due date or change the amount of any of my monthly payments under the Secured Notes and under Paragraphs 1 and 2 above. However, Lender and I may agree in writing to delays or changes.

10. CONTINUATION OF BORROWER'S OBLIGATIONS AND OF LENDER'S RIGHTS

(A) Borrower's Obligations

Lender may allow a Person who takes over my rights and obligations subject to this Security Instrument to delay or to change the amount of the monthly payments of principal and interest due under the Secured Notes or under this Security Instrument. Even if Lender does this, however, that Person and I will both still be fully obligated under the Secured Notes and under this Security Instrument.

Lender may allow those delays or changes for a Person who takes over my rights and obligations, even if Lender is requested not to do so. Lender will not be required to bring a lawsuit against such a Person for not fulfilling obligations under the Secured Notes or under this Security Instrument, even if Lender is requested to do so.

(B) Lender's Rights

Even if Lender does not exercise or enforce any of its rights under this Security Instrument or under the law, Lender will still have all of those rights and may exercise and enforce them in the future. Even if Lender obtains insurance, pays taxes, or pays other claims, charges or liens against the Property, Lender will have the right under Paragraph 28 below to demand that I make immediate payment in full of the amounts that I owe to Lender under the Secured Notes and under this Security Instrument.

11. OBLIGATIONS OF BORROWER, CO-SIGNORS AND OF PERSONS TAKING OVER BORROWER'S RIGHTS OR OBLIGATIONS

Except as provided below, if more than one Person signs this Security Instrument as Borrower, each of us is fully obligated to keep all of Borrower's promises and obligations contained in this Security Instrument. Lender may enforce Lender's rights under this Security Instrument against each of us individually or against all of us together. This means that any one of us may be required to pay all of the Sums Secured.

Any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signor"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signor's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signor's consent.

Any Person who takes over my rights or obligations under this Security Instrument will have all of my rights and will be obligated to keep all of my promises and agreements made in this Security Instrument. Similarly, any Person who takes over Lender's rights or obligations under this Security Instrument will have all of Lender's rights and will be obligated to keep all of Lender's agreements made in this Security Instrument.

12. MAXIMUM LOAN CHARGES

If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed permitted limits, then: (A) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limits and (B) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Secured Notes or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Secured Notes.

13. LEGISLATION AFFECTING LENDER'S RIGHTS

If a change in applicable law would make any provision of the Secured Notes or this Security Instrument unenforceable, Lender may require that I make immediate payment in full of all Sums Secured by this Security Instrument.

14. NOTICES REQUIRED UNDER THIS SECURITY INSTRUMENT

Any notice that must be given to me under this Security Instrument will be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice will be addressed to me at **9578 ADOBE ARCH COURT, LAS VEGAS, NV 89148**. * * * * *

A notice will be given to me at an alternative address if I give Lender notice of my alternative address. I may give notice to Lender of my alternative address in writing or by calling Lender's customer service telephone number provided on my billing statement. I may designate only one mailing address at a time for notification purposes. Except as permitted above for changes of address, any notice that must be given to Lender under this Security Instrument will be given by mailing it by first class mail to Lender's address stated in Section I. (C) above entitled, "Definitions of Words Used in this Deed of Trust," unless Lender gives me notice of a different address. Any notice required by this Security Instrument is given when it is mailed or when it is delivered according to the requirements of this Paragraph 14 or of applicable law.

15. GOVERNING LAW; SEVERABILITY

This Security Instrument and the Secured Notes shall be governed by and construed under federal law and federal rules and regulations including those for federally chartered savings institutions, called "Federal Law" and, to the extent Federal Law does not apply, by the law of the jurisdiction in which the Property is located." In the event that any of the terms or provisions of this Security Instrument or the Secured Notes are interpreted or construed by a court of competent jurisdiction to be void, invalid or unenforceable, such decision shall affect only those provisions so construed or interpreted and shall not affect the remaining provisions of this Security Instrument or the Secured Notes.

16. BORROWER'S COPY

I acknowledge the receipt of one conformed copy of the Secured Notes and of this Security Instrument.

17. LENDER'S RIGHTS TO RENTAL PAYMENTS AND TO TAKE POSSESSION OF THE PROPERTY

If Lender requires immediate payment in full or if I abandon the Property, then Lender, Persons authorized by Lender, or a receiver appointed by a court at Lender's request may: (A) collect the rental payments, including overdue rental payments, directly

[REDACTED]

from the tenants; (B), enter upon and take possession of the Property; (C) manage the Property; and (D) sign, cancel and change rental agreements and leases. If Lender notifies the tenants that Lender has the right to collect rental payments directly from them under this Paragraph 17, I agree that the tenants may make those rental payments to Lender without having to ask (i) Lender whether I have failed to keep my promises and agreements under this Security Instrument, or (ii) me for my permission to do so.

If Lender acts to have the Property sold after a Breach of Duty as defined in Paragraph 28, I understand and agree that (A) my right to occupy the Property ceases at the time the Property is sold; (B) I shall have no right to occupy the Property after such sale without the written consent of the new owner of the Property; and (C) my wrongful and unlawful possession of the Property may subject me to monetary damages, including the loss of reasonable rent and the cost of eviction. All rental payments collected by Lender or by a receiver, other than the rent paid by me under this Paragraph 17, will be used first to pay the costs of collecting rental payments and of managing the Property. If any part of the rental payments remains after those costs have been paid in full, the remaining part will be used to reduce the Sums Secured. The costs of managing the Property may include the receiver's fees, reasonable attorneys' fees and the costs of any necessary bonds.

18. INJURY TO PROPERTY; ASSIGNMENT OF RIGHTS

An **assignment** is a transfer of rights to another. I may have rights to bring legal action against persons, other than Lender, for injury or damage to the Property or in connection with the loan made to me by Lender and which arose or will arise before or after the date of this Security Instrument. These rights to bring legal action may include an action for breach of contract, fraud, concealment of a material fact or for intentional or negligent acts. I assign these rights, and any proceeds arising from these rights, as permitted by applicable law, to Lender. Lender may, at its option, enforce these rights in its own name and may apply any proceeds resulting from this assignment to any amount that I may owe to Lender under the Note and this Security Instrument after deducting any expenses, including attorneys' fees, incurred in enforcing these rights. At the request of Lender, I will sign any further assignments or other documents that may be necessary to enforce this assignment.

19. CLERICAL ERRORS

In the event Lender at any time discovers that this Security Instrument, the Secured Notes or any other document related to this loan, called collectively the "Loan Documents," contains an error which was caused by a clerical mistake, calculation error, computer error, printing error or similar error, I agree, upon notice from Lender, to reexecute any Loan Documents that are necessary to correct any such error(s) and I also agree that I will not hold Lender responsible for any damage to me which may result from any such error.

20. LOST, STOLEN OR MUTILATED DOCUMENTS

If any of the Loan Documents are lost, stolen, mutilated or destroyed and Lender delivers to me an indemnification in my favor, signed by Lender, then I will sign and deliver to Lender a Loan Document identical in form and content which will have the effect of the original for all purposes.

21. WAIVER OF STATUTE OF LIMITATIONS

I will waive, within applicable law, the pleading of the statute of limitations as a defense to enforce this Security Instrument, including any obligations referred to in this Security Instrument or Secured Notes.

22. CAPTIONS

The captions and headings at the beginning of each paragraph of this Security Instrument are for reference only and will not be used in the interpretation of any provision of this Security instrument.

23. MODIFICATION

This Security Instrument may be modified or amended only by an agreement in writing signed by Borrower and Lender.

24. CONDOMINIUM, COOPERATIVE AND PLANNED UNIT DEVELOPMENT

OBLIGATIONS

If the Property is a unit in a condominium, cooperative or planned unit development, each of which shall be called the "Project," and I have an interest in the common elements of the Project, then Lender and I agree that

(A) If an owners association or other entity, called "Owners Association," holds title to Property for the benefit or use of the Project and its members or shareholders, the Property also includes my interest in the Owners Association and the uses, proceeds and benefits of my interest.

(B) The following are called the "Constituent Documents:" (i) The declaration or any other document which created the Project; (ii) By-laws of the Owners Association; (iii) Code of regulations for the Project; (iv) Articles of incorporation, trust instrument or equivalent document which creates the Owners Association; (v) The Project's covenants, conditions and restrictions; (vi) Other equivalent documents.

I shall perform all of my obligations under the Constituent Documents, including my obligation to pay, when due, all dues and assessments. If I do not pay the dues and assessments when due, Lender may, at its option, pay them. I will pay to Lender any amounts which Lender advances under this Paragraph 24 according to the terms described in Paragraph 7 above.

(C) If the Owners Association maintains, with an insurance company reasonably acceptable to Lender, a master or blanket policy on the Project which is satisfactory to Lender and which provides insurance coverage on the terms, in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," and Lender is provided with evidence of such master or blanket policy, then: (i) Lender waives the provision in Paragraph 2(B) above for the monthly payment to Lender of the estimated yearly premium installments for hazard insurance on the Property; and (ii) hazard insurance coverage on the Property as required by Paragraph 5 above is deemed to be satisfied to the extent that the required coverage is provided by the Owners Association policy. I shall give Lender prompt notice of any lapse in the required hazard insurance coverage. I shall provide a copy of such master or blanket policy to Lender annually.

In the event of a distribution of any hazard insurance proceeds, including without limitation any earthquake or special hazards insurance whether or not such coverage was required by Lender, in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to me are hereby assigned and shall be paid to Lender for application to the Sums Secured by this Security Instrument, with any excess paid to me.

I shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable to Lender in form, amount and extent of coverage.

(D) I shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of condemnation, eminent domain or other governmental taking; (ii) any amendment to any provision of Constituent Documents unless the provision is for the express benefit of Lender or of lenders generally; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the master or blanket hazard insurance policy and/or the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

25. FUTURE ADVANCES

At Borrower's request, Lender, at its option (but before release of this Security Instrument or the full reconveyance of the Property described in the Security Instrument) may lend future advances, with interest, to Borrower. Such future advances, with interest, will then be additional Sums Secured under this Security Instrument.

26. AGREEMENTS ABOUT LENDER'S RIGHTS IF THE PROPERTY IS SOLD OR TRANSFERRED

Acceleration of Payment of Sums Secured. Lender may, at its option, require immediate payment in full of all Sums Secured by this Security Instrument if all or any part of the Property, or if any right in the Property, is sold or transferred without Lender's prior written permission. Lender also may, at its option, require immediate payment in full if Borrower is not a natural Person and a beneficial interest in Borrower is sold or transferred without Lender's prior written permission. However, Lender shall not require immediate payment in full if this is prohibited by Federal Law in effect on the date of the Security Instrument.

If Lender exercises the option to require immediate payment in full, Lender will give me notice of acceleration. If I fail to pay all Sums Secured by this Security Instrument immediately, Lender may then or thereafter invoke any remedies permitted by this Security Instrument without further notice to or demand on me.

Exception to Acceleration of Payment of Sums Secured. If the sale or transfer of all or any part of the Property, or of a beneficial interest in Borrower, if Borrower is not a natural Person, is the first one to occur after the date of this Security Instrument, Lender will not exercise the option to accelerate payment in full of all Sums Secured and the loan may be assumed if:

- (i) Lender receives a completed written application from transferee to evaluate the creditworthiness of transferee as if a new loan were being made to the transferee by Lender;
- (ii) Lender approves the creditworthiness of the transferee in writing;
- (iii) transferee makes a cash downpayment sufficient to meet Lender's then current underwriting standards;

[REDACTED]

(iv) an assumption fee, in an amount of 1% of the balance of principal and interest due under the Secured Notes at the time of sale or transfer of the Property or of the interest in the Borrower, is paid to Lender; and

(v) the transferee executes an assumption agreement which is satisfactory to Lender.

The loan may be assumed under its then existing terms and conditions with one exception; the Lifetime Rate Cap may be changed. The Lifetime Rate Cap shall be changed to an interest rate which is the sum of the interest rate in effect on the date of a sale or transfer of the Property or beneficial interest in Borrower plus 5 percentage points, if that sum exceeds the Lifetime Rate Cap stated in the Secured Notes.

27. SUBSTITUTE TRUSTEE

Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the city or county in which this Security Instrument is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

28. RIGHTS OF THE LENDER IF THERE IS A BREACH OF DUTY

It will be called a "Breach of Duty" if (i) I do not pay the full amount of each monthly payment on the date it is due; or (ii) I fail to perform any of my promises or agreements under the Note or this Security Instrument; or (iii) any statement made in my application for this loan was materially false or misleading or if any statement in my application for this loan was materially false or misleading by reason of my omission of certain facts; or (iv) I have made any other statement to Lender in connection with this loan that is materially false or misleading. If there is a Breach of Duty by me, Lender may demand an immediate payment of all sums secured.

If there is a Breach of Duty by me, Lender may take action to have the Property sold under any applicable law.

Lender does not have to give me notice of a Breach of Duty. If Lender does not make a demand for full payment upon a Breach of Duty, Lender may make a demand for full payment upon any other Breach of Duty.

If there is a Breach of Duty, Lender may also take action to have a receiver appointed to collect rents from any tenants on the Property and to manage the Property. The action to appoint a receiver may be taken without prior notice to me and regardless of the value of the Property.

The sale of the Property may be postponed by or at the direction of Lender. If the Property is sold, I agree that it may be sold in one parcel. I also agree that Lender may add to the amount that I owe to Lender all legal fees, costs, allowances, and disbursements incurred as a result of the action to sell the Property.

Lender will apply the proceeds from the sale of the Property in the following order: (A) to all fees, expenses and costs incurred in connection with the sale, including trustees' and attorneys' fees, if any; (B) to all Sums Secured by this Security Instrument; and (C) any excess to the Person or Persons legally entitled to it.

29. RECONVEYANCE

Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to Borrower. Lender may charge Borrower a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (including the Trustee) for services rendered and the charging of the fee is permitted, whether expressly or by lack of express prohibition, under applicable law. If the fee charged does not exceed any maximum fee set by applicable law, the fee is conclusively presumed to be reasonable.

30. STATEMENT OF OBLIGATION

Lender may collect a fee of \$60.00, or such greater maximum amount as may from time to time be allowed by law, for furnishing any statement of obligation with respect to this Security Instrument or the Secured Notes.

31. (X) QUICK QUALIFYING LOAN PROGRAM

I have qualified for this loan by making statements of fact which were relied upon by Lender to approve the loan rapidly. This loan is called a "Quick Qualifying Loan." I have stated and I confirm that: (A) I do not have any other Quick Qualifying Loans with Lender; (B) I have agreed to not further encumber the Property and do not intend to further encumber the Property for at least six months after the date of the Secured Notes and this Security Instrument; and (C) If I am purchasing the Property, all of the terms of the purchase agreement submitted to Lender are true and the entire down payment is cash from my own funds.

If any of the statements of fact that I have made are materially false or misleading, I will be in default under the Secured Notes and this Security Instrument. If I am in such default, Lender may, at its option, increase the interest rate and margin subject to the Lifetime Rate Cap stated in the Secured Notes.

32. (X) OWNER OCCUPANCY

Lender has relied upon statements of fact which I have made to qualify for this loan. I have stated and confirm that: (A) the Property is my personal and primary residence; (B) I will occupy the Property not later than 30 days after this Security Instrument is recorded; and (C) I will use the Property as my residence for at least 12 months from the date this Security Instrument is recorded.

If any of the statements of fact that I have made are materially false or misleading, I will be in default under the Secured Notes and this Security Instrument. If I am in such default, Lender may, at its option, increase the interest rate and margin, subject to the Lifetime Rate Cap stated in the Secured Notes.

(X) VALUE INDICATES THAT THE PARAGRAPH APPLIES.

[REDACTED]

BY SIGNING BELOW, I accept and agree to the promises and agreements contained in this Security Instrument and in any rider(s) signed by me and recorded in proper official records.

(PLEASE SIGN YOUR NAME EXACTLY AS IT APPEARS BELOW)

BORROWER(S):


ROBERT LAFAYETTE _____ (Seal)

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

Mailing Address: ROBERT LAFAYETTE
9578 ADOBE ARCH COURT
LAS VEGAS, NV 89148

ATTACH INDIVIDUAL NOTARY ACKNOWLEDGEMENT

LOAN NUMBER: [REDACTED]

BORROWER(S)' SPOUSE(S): The undersigned hereby joins in this Security Instrument for the sole purpose of encumbering, subordinating, conveying and/or waiving any current or potential interest in the Property. By signing below, the undersigned encumbers, subordinates, conveys and/or waives any and all rights, interests or claims in the Property, including, but not limited to, homestead, dower, marital or joint-occupancy rights. No personal liability under the Note is hereby incurred by the undersigned joining spouse.

(PLEASE SIGN YOUR NAME EXACTLY AS IT APPEARS BELOW)

BORROWER(S)' SPOUSE(S):

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

ATTACH INDIVIDUAL NOTARY ACKNOWLEDGEMENT

STATE OF Nevada

COUNTY OF Clark

THIS INSTRUMENT WAS ACKNOWLEDGED BEFORE ME, THE

UNDERSIGNED, THIS 17 DAY OF November, 2004 BY

Robert Lafayette

D. Holquin

NOTARY SIGNATURE Riaria Holquin

MY COMMISSION EXPIRES 9-1-2007

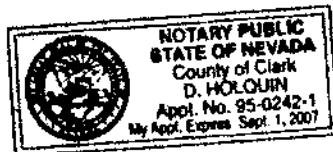


EXHIBIT "ONE"

Lot 2 in Block 1 of Grandbrooke V, as shown by map thereof on file in Book 100 of Plats,
Page 78 in the Office of the County Recorder of Clark County, Nevada.

Assessor's Parcel No: 163-30-612-002

Exhibit “2”

World Savings Bank, FSB - inactive (FDIC # 27076) Inactive as of November 1, 2009
 World Savings Bank, FSB was merged or acquired without government assistance
Data as of: April 13, 2016

World Savings Bank, FSB is no longer doing business under that name because it has been **merged or acquired without government assistance**. See the successor institution, Wells Fargo Bank, National Association (FDIC #: 3511)

FDIC Certificate#:	27076	Established:	October 8, 1987	Contact the FDIC about:
Headquarters:	6825 Aliante Parkway North Las Vegas, NV 89084 Clark County	Insured: Bank Charter Class:	October 8, 1987 National Bank	World Savings Bank, FSB or Wells Fargo Bank, National Association

Locations History Identifications Financials

Showing 1 to 18 of 18 entries (filtered from 26 total entries)

Date	Event
10/8/1987	Institution established: Original name: Watchung Hills Bank for Savings (27076)
1/21/1995	Changed name to World Savings Bank, F.S.B. (27076)
1/21/1995	Changed primary regulatory agency from FEDERAL DEPOSIT INSURANCE CORPORATION to OFFICE OF THRIFT SUPERVISION
7/24/1996	Moved bank headquarters from WARREN, NJ to EL CAJON, CA
8/30/1996	Moved bank headquarters from EL CAJON, CA to OAKLAND, CA
4/16/2001	Changed name to World Savings Bank, FSB (27076)
12/31/2007	Moved bank headquarters from OAKLAND, CA to NORTH LAS VEGAS, NV
12/31/2007	Changed name to Wachovia Mortgage, FSB (27076)
11/1/2009	Changed name to Wells Fargo Bank Southwest, National Association (27076)
11/1/2009	Changed primary regulatory agency from OFFICE OF THRIFT SUPERVISION to COMPTROLLER OF THE CURRENCY
11/1/2009	Changed organization type to COMMERCIAL BANK
11/1/2009	Changed institution class to INSURED COMMERCIAL BANK, NATIONAL, MEMBER FRS
11/1/2009	Merged into and subsequently operated as part of Wells Fargo Bank, National Association (3511) in SIOUX FALLS, SD
5/6/2011	Reorganized.
7/1/2011	Reorganized.
7/15/2011	Reorganized.
12/1/2011	Reorganized.
2/1/2012	Reorganized.

Exhibit “3”

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020

NDSC File No. : 12-30356-WA-NV
Title Order No. : 120023737-NV-GTI

APN: 163-30-612-002

Inst #: 201301030002089

Fees: \$222.00

N/C Fee: \$25.00

01/03/2013 01:54:01 PM

Receipt #: 1444309

Requestor:

LSI TITLE AGENCY INC.

Recorded By: RNS Pge: 6

DEBBIE CONWAY

CLARK COUNTY RECORDER

**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST
IMPORTANT NOTICE**

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN
YOUR PAYMENTS, IF MAY BE SOLD WITHOUT ANY COURT ACTION, and you
may have the legal right to bring your account in good standing by paying all of your past due
payments plus permitted costs and expenses within the time permitted by law for reinstatement of
your account, which is normally five (5) business days prior to the date set for the sale of your
property pursuant to NRS 107.080. No sale date may be set until three months from the date this
notice of default may be recorded (which date of recordation appears on this notice).**

**NOTICE IS HEREBY GIVEN THAT : NATIONAL DEFAULT SERVICING CORPORATION is
either the original Trustee or the duly appointed substituted Trustee under a Deed of Trust dated
11/17/2004, executed by ROBERT LAFAYETTE, A MARRIED MAN, as Trustor, to secure certain
obligations in favor of WORLD SAVINGS BANK, FSB, ITS SUCCESSORS AND/OR
ASSIGNEES as beneficiary recorded 11/23/2004 as Instrument No. 20041123-0003700 (or Book,
Page) and Re-Recorded on 12/29/2011 as Instrument No. 201112290001959 (or Book, Page) for the
reason of 'RIDER' of the Official Records of CLARK County, NV. Said obligations including
ONE NOTE FOR THE ORIGINAL sum of \$357,000.00.**

**That a breach of, and default in, the obligations for which such Deed of Trust is security has
occurred in that payment has not been made of :**

The installments of principal and interest which became due on 10/15/2011 and all subsequent
installments of principal and interest through the date of this Notice, plus amounts that
are due for late charges, delinquent property taxes, insurance premiums, advances made
on senior liens, taxes and/or insurance, trustee fee's, and any attorney fees and court costs
arising from or associated with the beneficiaries efforts to protect and preserve its
security all of which must be paid as a condition of reinstatement, including all sums that
shall accrue through reinstatement or pay-off (and will increase until your account
becomes current) as summarized in the accompanying Affidavit of Authority to Exercise the
Power of Sale pursuant to NRS 107.080.

Notice of Default and Election to Sell Under Deed of Trust
NDSC File No.: 12-30356-WA-NV
Page 2

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your Note and Deed of Trust or Mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required by the Note and Deed of Trust or Mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by the transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A.

c/o National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020 Phone 602/264-6101 Sales Website: www.ndscorp.com/sales/

Contact the following number to discuss Loan Modification Options: 919-852-7470

Attached hereto and incorporated herein by reference is the Affidavit of Authority to Exercise the Power of Sale pursuant to NRS 107.080.

You may wish to consult a credit-counselling agency to assist you. The Department of Housing and Urban Development (HUD) can provide you with the name and address of the local HUD approved counseling agency by calling their Approved Local Housing Counseling Agency toll free number: (800) 569-4287 or you can go to the HUD web site at:
<http://portal.hud.gov/portal/page/portal/HUD/localoffices>.

The Property Address: 9578 ADOBE ARCH COURT , LAS VEGAS NV 89148

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure. Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

- 1 -

T.S. No: 12-30356-WA-NV
APN: 163-30-612-002

**AFFIDAVIT OF AUTHORITY IN SUPPORT OF NOTICE OF DEFAULT AND ELECTION
TO SELL [NRS § 107.080]**

I, Joanna M. Gloria, am the Vice President Loan Documentation of Wells Fargo Bank, N.A. (hereinafter "Wells Fargo"), the current beneficiary of the subject Deed of Trust ("Current Beneficiary") or the authorized representative of the Current Beneficiary. The borrower(s) identified in subject Deed of Trust is/are, Robert LaFayette, a married man. The subject Deed of Trust encumbers the real property located at 9578 Adobe Arch Court, Las Vegas, NV 89148. This Affidavit is provided in support of the Notice of Default and Election to Sell.

The following facts are, except where otherwise indicated, are true of my own personal knowledge based upon my personal review of business records of Wells Fargo which have been represented to me to be true by persons employed by Wells Fargo who have a business duty to Wells Fargo to accurately and completely make, take and maintain those records in the regular and ordinary course of their business duties. Where the following facts are not based on my personal knowledge, they are based on my personal review of documents which are of public record in the State of Nevada and/or documents created by third parties the accuracy of which Wells Fargo relies on in conducting its business of servicing mortgage loans.

1(a). The full name and business address of the current trustee of record for the deed of trust at issue is National Default Servicing Corporation, An Arizona Corporation, which is located at 7720 N. 16th Street, Suite 300, Phoenix, Arizona 85020.

1(b). The full name and business address of the current holder of the Note secured by the Deed of Trust at issue is Wells Fargo Bank, N.A., which is located at 4101 Wiseman Blvd, San Antonio, Texas 78251.

1(c). The full name and business address of the Current Beneficiary for the obligation or debt secured by the Deed of Trust at issue is Wells Fargo Bank, N.A. which is located at 4101 Wiseman Blvd, San Antonio, Texas 78251.

1(d). The full name and business address of the current servicer for the obligation secured by the Deed of Trust at issue is Wells Fargo Bank, N.A. which is located at 4101 Wiseman Blvd, San Antonio, Texas 78251.

2. I further affirm that to the best of my knowledge, and from my review of the documents of public record, the full name and business address of each prior beneficiary of the Deed of Trust of which I am aware at issue is:

Name: World Savings Bank, FSB, its Successors and/or Assignees
Last known address: 1901 Harrison Street, Oakland, CA 94612
Instrument: Deed of Trust recorded 11/23/2004 as Instrument number 20041123-0003700.

- 2 -

Wells Fargo Bank, N.A. is the successor of a merger with Wells Fargo Bank Southwest, N.A. formerly known as Wachovia Mortgage, FSB as evidenced by that certain official certification letter from the Office of the Comptroller of the Currency (OCC) dated November 1, 2009. Wachovia Mortgage, FSB was formerly known, prior to its name change, as World Savings Bank, FSB as evidenced by the Notice of Amendment of Charter and Bylaws letter from the Office of Thrift Supervision (OTS) dated November 19, 2007.

The other known prior beneficiaries (whether of record or not), if any, along with the date and manner of their acquisition of a beneficial interest in the Deed of Trust and their last known address, if any, are, to the best of my knowledge, set forth in Exhibit "A" hereto, if applicable, which is incorporated herein by this reference.

3. The Current Beneficiary, the successor in interest of the beneficiary or the trustee of the Deed of Trust is in either actual or constructive possession of the Note secured by the Deed of Trust.

4. The current trustee under the Deed of Trust has the authority to exercise the power of sale with respect to the subject Deed of Trust pursuant to the instruction of the Current Beneficiary of record and the current holder of the Note secured by the Deed of Trust.

5. The following is information regarding the amount in default, the principal amount secured by the Deed of Trust, a good faith estimate of fees imposed and to be imposed because of the default and the costs and fees charged to the debtor in connection with the exercise of the power of sale.

5(a). The total amount in default, as of December 26, 2012, is \$37,829.31.

5(b). As of December 26, 2012, the amount of fees and costs already charged to debtor because of the default is \$3,374.82. This amount is included in 5(a).

5(c). As of December 26, 2012, the unpaid principal amount of the obligation or debt secured by the Deed of Trust is currently \$395,333.36.

5(d). As of December 26, 2012, as a good faith estimate, the amount of fees and costs to be imposed or charged to the debtor because of the default, excluding the foreclosure fees and costs set forth in Paragraph 5(e), below, will be \$400.00.

5 (e) As a good faith estimate of the foreclosure fees and costs to be charged to the debtor in connection with the exercise of the power of sale under the Deed of Trust will be \$2,490.00.

- 3 -

6. To the best of my knowledge, and if an Exhibit "A" is attached, it contains the date, recordation number or other unique designation of the instrument that conveyed the interest of each beneficiary and a description of the instrument that conveyed the interest of each beneficiary.

Wells Fargo Bank, N.A., directly or through an agent, has possession of the Promissory Note. Wells Fargo Bank, N.A. is either the original payee of the Promissory Note, or the Promissory note has been duly indorsed.

I declare under penalty of perjury of the laws of the State of Nevada that the foregoing is true and correct and that this Affidavit was executed on December 26, 2012.

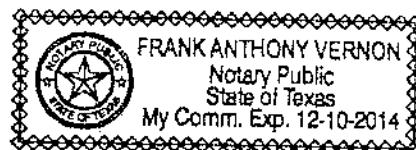
By: Joanna M. Gloria
Printed Name: Joanna M. Gloria
As the: Vice President Loan Documentation
For: WELLS FARGO BANK, N.A.
Date: December 26, 2012

Name: Joanna M. Gloria
Title: Vice President Loan Documentation
Company: WELLS FARGO BANK, N.A.
Date: December 26, 2012

State of Texas)
County of Bexar)

Sworn and subscribed to before me this 26th day of December, 2012.

Frank Anthony Vernon
Frank Anthony Vernon
Notary Public
My Commission expires: 12-10-2014



Notice of Default and Election to Sell Under Deed of Trust
NDSC File No.: 12-30356-WA-NV
Page 3

That by reason thereof, the present beneficiary under such Deed of Trust has executed and delivered to duly appointed Trustee a written Declaration of Default and Demand for Sale, and has deposited with said duly appointed Trustee such Deed of Trust and all documents evidencing obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

Dated : January 2, 2013

National Default Servicing Corporation, As Trustee for Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A.

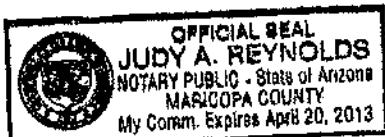


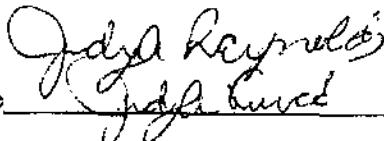
By: Julie Good, Trustee Sale Supervisor

State of: Arizona
County of: Maricopa

On 12, 2013, before me, the undersigned, a Notary Public for said State, personally appeared Julie Good personally known to me be (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,



Signature 
Judy A. Reynolds
Judy Curci

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Exhibit “4”

Inst #: 201312270000799

Fees: \$19.00

N/C Fee: \$0.00

12/27/2013 09:57:44 AM

Receipt #: 1884195

Requestor:

LSI TITLE AGENCY INC.

Recorded By: ECM Pge: 3

DEBBIE CONWAY

CLARK COUNTY RECORDER

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020

NDSC File No. : 12-30356-WA-NV
Title Order No. : 120023737-NV-GTI
APN No. : 163-30-612-002

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 11/17/2004 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY; IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

Notice is hereby given that National Default Servicing Corporation as trustee (or successor trustee, or substituted trustee), pursuant to the Deed of Trust executed by ROBERT LAFAYETTE, A MARRIED MAN, dated 11/17/2004 and recorded 11/23/2004 as Instrument No. 20041123-0003700 (or Book, Page) and Re-Recorded on 12/29/2011 as Instrument No. 201112290001959 (or Book, Page) for the reason of 'RIDER' of the Official Records of CLARK County, State of NV, and pursuant to the Notice of Default and Election to Sell thereunder recorded 01/03/2013 as Instrument No. 201301030002089 (or Book , Page) of said Official Records.

Date and Time of Sale: 01/22/2014 at 10:00 AM

Place of Sale: At the front entrance to Nevada Legal News located at 930 S. 4th Street, Las Vegas, NV 89101

Property will be sold at public auction, to the highest bidder for cash (in the forms which are lawful tender in the United States, payable in full at time of sale), all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and more fully described in Exhibit "A" attached hereto and made a part hereof.

The street address and other common designation, if any of the real property described above is purported to be:

9578 ADOBE ARCH COURT
LAS VEGAS, NV 89148

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein.

The amount of the unpaid principal balance and accrued interest of the obligation secured by the property to be sold and reasonable costs, expenses and advances at the time of the initial publications of the Notice of Sale is \$443,103.06. The opening bid at the time of the sale may be more or less than this amount depending on the total indebtedness owed and /or the fair market of the property.

BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.

Page 2

Notice of Trustee's Sale

NDSC File No. : 12-30356-WA-NV

In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right.

Said sale will be made, in an "as is" condition, without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided therein, and the unpaid balance of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The lender is unable to validate the condition, defects or disclosure issues of said property and Buyer waives the disclosure requirements under NRS 113.130 by purchasing at this sale and signing said receipt.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

Date: 12/26/2013

National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020
602-264-6101
Sales Line : 480-257-2444 Sales Website: www.ndscorp.com/sales

By: Nichole Alford

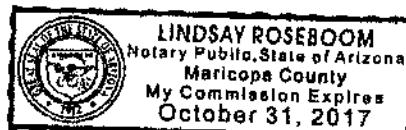
Nichole Alford, Trustee Sales Representative

State of: Arizona

County of: Maricopa

On 12/26, 2013, before me, the undersigned, a Notary Public for said State, personally appeared Nichole Alford personally known to me be (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,



Signature

Lindsay Roseboom

Exhibit A

NDSC Notice of Sale Addendum

NDSC No. : 12-30356-WA-NV
PROP. ADDRESS : 9578 ADOBE ARCH COURT
LAS VEGAS, NV 89148
COUNTY : CLARK

LEGAL DESCRIPTION :

LOT 2 IN BLOCK 1 OF GRANDBROOKE V, AS SHOWN BY MAP THEREOF ON FILE IN
BOOK 100 OF PLATS, PAGE 78 IN THE OFFICE OF THE COUNTY RECORDER OF CLARK
COUNTY, NEVADA

Exhibit “5”

Inst #: 20150731-0000487

Fees: \$19.00

N/C Fee: \$0.00

07/31/2015 08:02:42 AM

Receipt #: 2513917

Requestor:

SERVICELINK TITLE AGENCY IN

Recorded By: LEX Pgs: 3

DEBBIE CONWAY

CLARK COUNTY RECORDER

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020

NDSC File No. : 12-30356-WA-NV
Title Order No. : 120023737-NV-GTI
APN No. : 163-30-612-002

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 11/17/2004 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY; IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

Notice is hereby given that National Default Servicing Corporation as trustee (or successor trustee, or substituted trustee), pursuant to the Deed of Trust executed by ROBERT LAFAYETTE, A MARRIED MAN, dated 11/17/2004 and recorded 11/23/2004 as Instrument No. 20041123-0003700 (or Book, Page) and Re-Recorded on 12/29/2011 as Instrument No. 201112290001959 (or Book, Page) for the reason of 'RIDER' of the Official Records of CLARK County, State of NV, and pursuant to the Notice of Default and Election to Sell thereunder recorded 01/03/2013 as Instrument No. 201301030002089 (or Book , Page) of said Official Records.

Date and Time of Sale: 08/26/2015 at 10:00 AM

Place of Sale: At the front entrance to Nevada Legal News located at 930 S. 4th Street, Las Vegas, NV 89101

Property will be sold at public auction, to the highest bidder for cash (in the forms which are lawful tender in the United States, payable in full at time of sale), all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and more fully described in Exhibit "A" attached hereto and made a part hereof.

The street address and other common designation, if any of the real property described above is purported to be:

**9578 ADOBE ARCH COURT
LAS VEGAS, NV 89148**

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein.

The amount of the unpaid principal balance and accrued interest of the obligation secured by the property to be sold and reasonable costs, expenses and advances at the time of the initial publications of the Notice of Sale is \$471,949.76. The opening bid at the time of the sale may be more or less than this amount depending on the total indebtedness owed and/or the fair market of the property.

BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.

Page 2

Notice of Trustee's Sale

NDSC File No. : 12-30356-WA-NV

In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right.

Said sale will be made, in an "as is" condition, without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided therein, and the unpaid balance of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The lender is unable to validate the condition, defects or disclosure issues of said property and Buyer waives the disclosure requirements under NRS 113.130 by purchasing at this sale and signing said receipt.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

Date: 07/30/2015

National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020
602-264-6101
Sales Line : 480-257-2444 Sales Website: www.ndscorp.com/sales

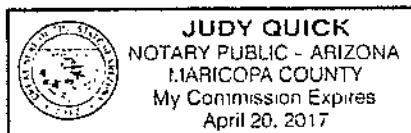
By:


Zahara Joyner, Trustee Sales Representative

State of: Arizona
County of: Maricopa

On 7-30, 2015, before me, the undersigned, a Notary Public for said State, personally appeared Zahara Joyner personally known to me to be (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,



Signature

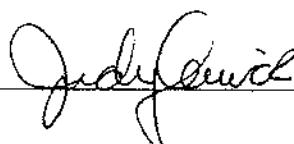


Exhibit A

NDSC Notice of Sale Addendum

NDSC No. : 12-30356-WA-NV
PROP. ADDRESS : 9578 ADOBE ARCH COURT
LAS VEGAS, NV 89148
COUNTY : CLARK

LEGAL DESCRIPTION :

LOT 2 IN BLOCK 1 OF GRANDBROOKE V, AS SHOWN BY MAP THEREOF ON FILE IN
BOOK 100 OF PLATS, PAGE 78 IN THE OFFICE OF THE COUNTY RECORDER OF CLARK
COUNTY, NEVADA

Exhibit “6”

(2)

Inst #: 20150901-0001527

Fees: \$18.00

N/C Fee: \$0.00

09/01/2015 12:34:46 PM

Receipt #: 2542694

Requestor:

ROBERT LAFAYETTE

Recorded By: SAO Pgs: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

Recording requested by and
When recorded return to:
ROBERT LAFAYETTE
9578 ADOBE ARCH COURT
LAS VEGAS, NEVADA 89148

Assessor Number: #163-30-612-002

Loan Number: [REDACTED]

9578 Adobe Arch Court, Las Vegas, Nevada 89148

Space above this line for Recorder's use only

NOTICE OF LIS PENDENS

TO ALL PERSONS be it known of the pending litigation IN THE
BANKRUPTCY COURT OF NEVADA IN AND FOR CLARK COUNTY with
case # 14-10235-BTB

NOTICE OF STAY AND ADVERSE CLAIM

LEGAL DESCRIPTION:

Lot 2 in Block 1 of Grandbrooke V, as shown by map thereof on file in
Book 100 of Plats, Page 78 in the Office of the County Recorder of Clark
County, Nevada.

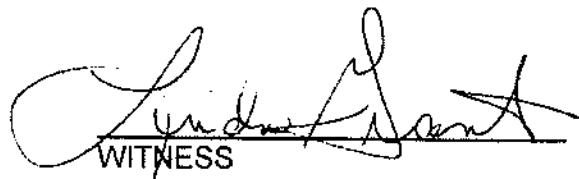
THE ADDRESS ON SAID PROPERTY: 9578 ADOBE ARCH COURT, LAS
VEGAS, NEVADA, 89148

To Trustee,

Should you decide to move forward with the sale despite this notice, you
are not only going to be named as a defendant, but you will be guilty of
a criminal offence of extortion. As Trustor/Grantor, we can also act as
private attorney generals and prosecute you. This notice and evidence of
your sale will be enough give to the FBI to investigate this complaint. And
yes, I will be pressing charges.

This issue is in contest and is being adjudicated by the court. Until this
matter is settled, moving forward is a violation of due process of law.
Before this notice, you were immune because you were not aware of the
controversy. After this notice, you were informed of the controversy, but
you chose to ignore the warning and did it anyway.

You have been warned. Govern yourself accordingly.


WITNESS


ROBERT LAFAYETTE

JURAT

State of NEVADA)
)
County of CLARK) ss:
)

Subscribed and sworn to (or affirmed) before me on this 1 day of
September, 2015, by Robert Lafayette, proved
to me on the basis of satisfactory evidence to be the person who appeared before me.

Mona Abad

Notary

My Commission expires: 12/19/2017

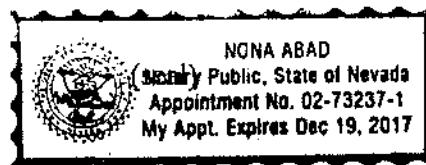


Exhibit “7”

A- 15-723401-C

DISTRICT COURT CIVIL COVER SHEET

County, Nevada

V

Case No.

(Stamps by Clerk's Office)

I. Party Information (provide both home and mailing addresses if different)

Plaintiff(s) (name/address/phone): ROBERT LAFAYETTE 9578 AURBE ARCH CODRI LAS VEGAS, NV 89148	Defendant(s) (name/address/phone): WELLS FARGO HOME MORTGAGE
Attorney (name/address/phone): STEVEN J. SZOSTEK, ESQ. 1848 N SAHARA AVE LAS VEGAS, NV 89117 702 325 6224	Attorney (name/address/phone): PITE DONCHAN LLP 52 E. S. 4TH ST. #360 LAS VEGAS, NV 89101

II. Nature of Controversy (please select the one most applicable filing type below)

Civil Case Filing Types

Real Property	Torts	
<p>Landlord/Tenant</p> <input type="checkbox"/> Unlawful Detainer <input type="checkbox"/> Other Landlord/Tenant <p>Title to Property</p> <input type="checkbox"/> Judicial Foreclosure <input type="checkbox"/> Other Title to Property <p>Other Real Property</p> <input type="checkbox"/> Condemnation/Tenant Demand <input checked="" type="checkbox"/> Other Real Property	<p>Negligence</p> <input type="checkbox"/> Auto <input type="checkbox"/> Promises Liability <input type="checkbox"/> Other Negligence <p>Malpractice</p> <input type="checkbox"/> Medical/Dental <input type="checkbox"/> Legal <input type="checkbox"/> Accounting <input type="checkbox"/> Other Malpractice	<p>Torts</p> <p>Other Torts</p> <input type="checkbox"/> Product Liability <input type="checkbox"/> Intentional Misconduct <input type="checkbox"/> Employment Tort <input type="checkbox"/> Insurance Tort <input type="checkbox"/> Other Tort
<p>Probate</p> <p>Probate (select case type and estate value)</p> <input type="checkbox"/> Summary Administration <input type="checkbox"/> General Administration <input type="checkbox"/> Special Administration <input type="checkbox"/> Set Aside <input type="checkbox"/> Trust/Conservatorship <input type="checkbox"/> Other Probate <p>Estate Value</p> <input type="checkbox"/> Over \$200,000 <input type="checkbox"/> Between \$100,000 and \$200,000 <input type="checkbox"/> Under \$100,000 or Unknown <input type="checkbox"/> Under \$2,500	<p>Construction Defect & Contract</p> <p>Construction Defect</p> <input type="checkbox"/> Chapter 46 <input type="checkbox"/> Other Construction Defect <p>Contract Case</p> <input type="checkbox"/> Uniform Commercial Code <input type="checkbox"/> Building and Construction <input type="checkbox"/> Insurance Carrier <input type="checkbox"/> Commercial Instrument <input type="checkbox"/> Collection of Accounts <input type="checkbox"/> Employment Contract <input type="checkbox"/> Other Contract	<p>Judicial Review/Appeal</p> <p>Judicial Review</p> <input type="checkbox"/> Foreclosure/Mediation Case <input type="checkbox"/> Petition to Seal Records <input type="checkbox"/> Mental Competency <p>Nevada State Agency Appeal</p> <input type="checkbox"/> Department of Motor Vehicle <input type="checkbox"/> Worker's Compensation <input type="checkbox"/> Other Nevada State Agency <p>Appeal Other</p> <input type="checkbox"/> Appeal from Lower Court <input type="checkbox"/> Other Judicial Review/Appeal
Civil Writ	Other Civil Filing	
<p>Civil Writ</p> <input type="checkbox"/> Writ of Habeas Corpus <input type="checkbox"/> Writ of Mandamus <input type="checkbox"/> Writ of Quo Warrant	<p>Other Civil Filing</p> <input type="checkbox"/> Compromise of Minor's Claim <input type="checkbox"/> Foreign Judgment <input type="checkbox"/> Other Civil Matters	

Business Court filings should be filed using the Business Court civil coversheet.

8-20-2015

Date

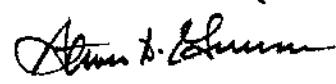
Steven J. Szostek

Signature of initiating party or representative

See other side for family-related case filings.

Electronically Filed
08/20/2015 03:52:39 PM

1 Steven J. Szostek, Esq.
2 Nevada Bar No. 3904
3 STEVEN J. SZOSTEK, LTD.
4 7848 West Sahara Avenue
5 Las Vegas, Nevada 89117
6 (702) 325-6224 [voice]
7 (702) 940-3041 [fax]
8 Szostek1946@gmail.com
9 Attorney for Plaintiff
10 ROBERT LAFAYETTE


CLERK OF THE COURT

6
7 DISTRICT COURT

8 CLARK COUNTY, NEVADA

9
10 ROBERT LAFAYETTE, an individual,) Case No.: A- 15- 723401-C
11 Plaintiff,) V
12 v.) Dept. No.:
13 WELLS FARGO HOME MORTGAGE, a) PLAINTIFF'S VERIFIED APPLICATION
14 corporation, and NATIONAL DEFAULT) FOR TEMPORARY RESTRAINING
15 SERVICING CORPORATION, a) ORDER AND MOTION FOR
16 corporation;) PRELIMINARY INJUNCTION AND EX-
17 Defendant) PARTE ORDER FOR AN ORDER
18) SHORTENING TIME
19) DATE OF HEARING:
20) TIME OF HEARING:

21 COMES NOW Plaintiff, ROBERT LAFAYETTE [hereinafter LAFAYETTE] and does
22 allege and complain against Defendants WELLS FARGO HOME MORTGAGE [hereinafter
23 WELLS FARGO] and NATIONAL DEFAULT SERVICING CORPORATION as follows:

24 I. GENERAL ALLEGATIONS.

25 1. LAFAYETTE resides at 9578 Adobe Arch Court, Las Vegas, NV 89148 and the
real property at this location [hereinafter the REAL PROPERTY] is the subject of this action.
Jurisdiction is proper in this Court and in Clark County, Nevada.

2 2. WELLS FARGO is a nationwide bank and mortgage lender. WELLS FARGO
was the lender to LAFAYETTE to secure the purchase of the REAL PROPERTY. WELLS

1 FARGO is the holder of the promissory note and deed of trust executed by LAFAYETTE in
2 favor of WELLS FARGO upon the closing of the sale in 2005. WELLS FARGO thereafter
3 created an account for the promissory note with an account number of 00264564.

4 3. NATIONAL DEFAULT SERVICING CORPORATION [hereinafter referred to
5 as NATIONAL] is the agent of WELLS FARGO and is the named Trustee of the deed of trust
6 executed by LAFAYETTE in favor of WELLS FARGO and represented as account number
7 00264564 in the records of WELLS FARGO.

8 **II. BACKGROUND FACTS.**

9 4. LAFAYETTE filed for Bankruptcy on January 15, 2014 and was assigned case
10 no. 14-10235. He listed the promissory note in his bankruptcy filing as a priority unsecured debt.
11 WELLS FARGO was listed as a creditor in LAFAYETTE's bankruptcy and received notice of
12 the filing. Subsequently, WELLS FARGO, through its local attorneys, Pite Duncan, LLP, 520
13 South 4th Street, Suite 350, Las Vegas, NV 89101, filed two special requests for notice in the
14 bankruptcy case so they would receive all filings in the case. WELLS FARGO did not file a
15 claim in the bankruptcy or a request for the Bankruptcy Court to determine if the debt on the
16 REAL PROPERTY was dischargeable. WELLS FARGO, under the provisions of 11 U.S.C.
17 523(a)(3)(A) and (B), had ample time to file a claim in the case and ample time to file a motion
18 in the Bankruptcy Court for a determination on the dischargeability of the debt on the REAL
19 PROPERTY, but chose not to do so.

20 5. LAFAYETTE's bankruptcy case was granted a discharge by the Bankruptcy
21 Court on January 15, 2015.

22 6. Subsequent to the granting of the discharge in LAFAYETTE's bankruptcy case,
23 LAFAYETTE received a letter from Benjamin Fogle, Executive Mortgage Specialist, customer
24 Care and Recovery Group of WELLS FARGO. A copy of this letter is attached hereto as Exhibit
25 "A" [hereinafter referred to as the WELLS FARGO LETTER]. The WELLS FARGO LETTER

1 specifically states:

2 "On March 24, 2015, we notified the consumer reporting agencies listed below
3 to update their records to reflect that this account [account number 0026424564]
4 was discharged through chapter 7 bankruptcy, thus causing the reports to reflect
the account is closed with a zero balance."

5 7. The following points should be clear to the Court from the WELLS FARGO
6 LETTER:

7 a. Mr. Fogle, as an Executive Mortgage Specialist for WELLS FARGO, had
8 the authority from WELLS FARGO to make the statements contained in the WELLS FARGO
9 LETTER and to send the WELLS FARGO LETTER to LAFAYETTE.

10 b. As of March 25, 2015, the balance due and owing under the mortgage
11 account number 0026424564 was \$0.00 and, under the records of WELLS FARGO, no
12 monies were then owing to WELLS FARGO by LAFAYETTE under said account.

13 8. On July 30, 2015, NATIONAL issued a "NOTICE OF TRUSTEE'S SALE"
14 [attached hereto as Exhibit "B", hereinafter referred to as the TRUSTEE'S NOTICE] that stated
15 that the REAL PROPERTY was to be sold at auction on August 26, 2015, based upon the
16 provisions of the deed of trust execution by LAFAYETTE in favor of WELLS FARGO, which,
17 as noted hereinabove, is represented in the records of WELLS FARGO as account number
18 0026424564. A foreclosure will cause LAFAYETTE to lose his home and vacate his residence
19 on the REAL PROPERTY. The loss of a residence cannot be compensated monetarily.

20 **III. ARGUMENT**

21 9. The WELLS FARGO LETTER and the TRUSTEE'S NOTICE are in direct
22 contradiction of each other. It is LAFAYETTE's position that when an authorized WELLS
23 FARGO employee stated that the debt owed to WELLS FARGO by LAFAYETTE represented
24 by account number 0026424564 was discharged in bankruptcy and balance reduced to \$0.00 that

1 WELLS FARGO, and its agent NATIONAL, lost the right to foreclose on the REAL
2 PROPERTY, since there is no debt owing to WELLS FARGO by LAFAYETTE and there is no
3 debt for which the sale proceeds of a foreclosure can be applied to. Thus, LAFAYETTE believes
4 that neither WELLS FARGO nor NATIONAL have the authority under the deed of trust to
5 foreclose on the REAL PROPERTY.

6 10. LAFAYETTE requests that NATIONAL, as agent for WELLS FARGO, be
7 enjoined by the Court from conducting the above-noted foreclosure until the Court can made its
8 determination in this matter.

9 11. This application is based upon Rule 65 of NRCP, the accompanying declaration
10 and exhibits, Memorandum of Points and Authorities, and any additional argument this Court
11 chooses to conduct.

12 12. The Verification of this Application of ROBERT LAFAYETTE is attached hereto
13 as Exhibit "C"

14 13. A proposed Ex-Parte Order Granting Temporary Restraining Order is attached
15 hereto as Exhibit "D"

16 Dated this 20th day of August, 2015.

17 
18

19 Steven J. Szostek, Esq.
20 Nevada Bar No. 3904
21 STEVEN J. SZOSTEK, LTD.
22 7848 West Sahara Avenue
23 Las Vegas, Nevada 89117
24 (702) 325-6224 [voice]
25 (702) 940-3041 [fax]
 Szostek1946@gmail.com
 Attorney for Plaintiff
 ROBERT LAFAYETTE

ORDER SHORTENING TIME

Good cause appearing, it is hereby ordered that the foregoing PLAINTIFF'S
APPLICATION FOR TEMPORARY RESTRAINING ORDER AND MOTION FOR
PRELIMINARY INJUNCTION AND EX-PARTE ORDER FOR AN ORDER SHORTENING

TIME shall be heard on shortened time on 1st ^{October} day of August, 2015 at 9:00 am in
Department V of the Eighth Judicial District Court.

Dated this _____ day of August, 2015

~~DISTRICT COURT JUDGE~~ *SJS*

Respectfully submitted,

Steven J. Szostek
Steven J. Szostek, Esq.
Nevada Bar No. 3904
STEVEN J. SZOSTEK, LTD.
7848 West Sahara Avenue
Las Vegas, Nevada 89117
(702) 325-6224 [voice]
(702) 940-3041 [fax]
Szostek1946@gmail.com
Attorney for Plaintiff
ROBERT LAFAYETTE

DECLARATION OF STEVEN J. SZOSTEK, ESQ.

I, Steven J. Szostek, Esq. declare:

1. I am the attorney for ROBERT LAFAYETTE, the Plaintiff in the above-entitled
2 action.

3. On August 19, 2015, I attempted to telephone Zahara Joyner, the named Trustee
4 Sales Representative who signed the Notice of Trustee's Sale on July 30, 2015 for Trustee
5 National Default Servicing Corporation to request that the pending foreclosure of ROBERT
6 LAFAYETTE's residence be postponed so that the Court could hear and decide on ROBERT
7 LAFAYETTE's argument that neither Wells Fargo Home Mortgage nor National Default
8 Servicing Corporation had the authority to foreclose on ROBERT LAFAYETTE's residence.
9

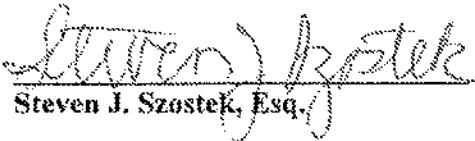
10. Ms. Joyner was not available when I called and I requested that she be given a
11 message to telephone me at her earliest convenience to discuss the foreclosure noted in the
12 Notice.
13

14. To date, Ms. Joyner has not returned my telephone call, nor has any other
15 representative of National Default Servicing Corporation.
16

17. Based on the foregoing, counsel submits that good cause exists to hear ROBERT
18 LAFAYETTE's Application on an Order Shortening Time.
19

20 I declare under penalty of perjury under the laws of the State of Nevada that the
21 foregoing is true and correct.
22

23 Dated this 20th day of August, 2015
24

25 
Steven J. Szostek, Esq.

MEMORANDUM OF POINTS AND AUTHORITIES

1 **I. FACTUAL BACKGROUND**

2 1. LAFAYETTE filed for Bankruptcy on January 15, 2014 and was assigned case
3 no. 14-10235. He listed the promissory note in his bankruptcy filing as a priority unsecured debt.
4 WELLS FARGO was listed as a creditor in LAFAYETTE's bankruptcy and received notice of
5 the filing. Subsequently, WELLS FARGO, through its local attorneys, Pite Duncan, LLP, 520
6 South 4th Street, Suite 350, Las Vegas, NV 89101, filed two special requests for notice in the
7 bankruptcy case so they would receive all filings in the case. WELLS FARGO did not file a
8 claim in the bankruptcy or a request for the Bankruptcy Court to determine if the debt on the
9 REAL PROPERTY was dischargeable. WELLS FARGO, under the provisions of 11 U.S.C.
10 523(a)(3)(A) and (B), had ample time to file a claim in the case and ample time to file a motion
11 in the Bankruptcy Court for a determination on the dischargeability of the debt on the REAL
12 PROPERTY, but chose not to do so.

13 2. LAFAYETTE's bankruptcy case was granted a discharge by the Bankruptcy
14 Court on January 15, 2015.

15 3. Subsequent to the granting of the discharge in LAFAYETTE's bankruptcy case,
16 LAFAYETTE received a letter from Benjamin Fogle, Executive Mortgage Specialist, customer
17 Care and Recovery Group of WELLS FARGO. A copy of this letter is attached hereto as Exhibit
18 "A" [hereinafter referred to as the WELLS FARGO LETTER]. The WELLS FARGO LETTER
19 specifically states:

20 "On March 24, 2015, we notified the consumer reporting agencies listed below
21 to update their records to reflect that this account [account number 0026424564]
22 was discharged through chapter 7 bankruptcy, thus causing the reports to reflect
23 the account is closed with a zero balance."

24 /
25 /

III. ARGUMENT

4. A temporary restraining order should issue against WELLS FARGO and NATIONAL. NRCP 65 provides for the issuance of a temporary restraining order to preserve the status quo pending a hearing on a preliminary injunction when it appears from the facts set forth by an affidavit or verified complaint that immediate and irreparable injury will result to the applicant in the interim. See State ex rel Friedman v. Eighth Judicial Dist. Ct., 81 Nev. 131 (1965).

A. THE STANDARD FOR INJUNCTIVE RELIEF

Injunctive relief is available where (1) the moving party enjoys a reasonable likelihood of success on the merits, and (2) the non-moving party's conduct, if permitted to continue, will result in irreparable harm from which compensatory damages are an inadequate remedy. *Boulder Oaks Cnty. Ass'n v. B & J Andrews Enters., LLC*, 215 P. 3d 27, 31 (Nev. 2009); *Dep't of Conservation & Natural Res. Div. of Water Res. V. Foley*, 121 Nev. 77, 80, 109 P.3d 760, 762 (2005). As discussed herein, the conduct of WELL'S FARGO and NATIONAL, its agent, meet the injunction test such that the relief requested by LAFAYETTE should be granted.

The decision to "grant or deny a preliminary injunction is within the district court's sound discretion" Labor Com'r of State of Nev. v. Littlefield, 123 Nev. 35, 38, 153 P.3d 26, 28 (2007)

5. The following points should be clear to the Court from the WELLS FARGO LETTER:

a. Mr. Fogle, as an Executive Mortgage Specialist for WELLS FARGO, had the authority from WELLS FARGO to make the statements contained in the WELLS FARGO LETTER and to send the WELLS FARGO LETTER to LAFAYETTE.

1 b. As of March 25, 2015, the balance due and owing under the mortgage
2 account number 0026424564 was \$0.00 and, under the records of WELLS FARGO, no
3 monies were then owing to WELLS FARGO by LAFAYETTE under said account.

4 6. On July 30, 2015, NATIONAL issued a "NOTICE OF TRUSTEE'S SALE"
5 [attached hereto as Exhibit "B", hereinafter referred to as the TRUSTEE'S NOTICE] that stated
6 that the REAL PROPERTY was to be sold at auction on August 26, 2015, based upon the
7 provisions of the deed of trust execution by LAFAYETTE in favor of WELLS FARGO, which,
8 as noted hereinabove, is represented in the records of WELLS FARGO as account number
9 0026424564. A foreclosure will cause LAFAYETTE to lose his home and vacate his residence
10 on the REAL PROPERTY. The loss of a residence cannot be compensated monetarily.

11 7. The WELLS FARGO LETTER and the TRUSTEE'S NOTICE are in direct
12 contradiction of each other. It is LAFAYETTE's position that when an authorized WELLS
13 FARGO employee stated that the debt owed to WELLS FARGO by LAFAYETTE represented
14 by account number 0026424564 was discharged in bankruptcy and balance reduced to \$0.00 that
15 WELLS FARGO, and its agent NATIONAL, lost the right to foreclose on the REAL
16 PROPERTY, since there is no debt owing to WELLS FARGO by LAFAYETTE and there is no
17 debt for which the sale proceeds of a foreclosure can be applied to. Thus, LAFAYETTE believes
18 that neither WELLS FARGO nor NATIONAL have the authority under the deed of trust to
19 foreclose on the REAL PROPERTY.

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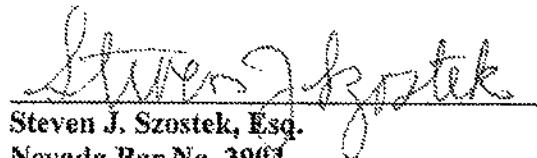
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8. LAFAYETTE requests that NATIONAL, as agent for WELLS FARGO, be enjoined by the Court through a temporary restraining order and preliminary injunction from conducting the above-noted foreclosure until the Court can made its determination in this matter.

Dated this 20th day of August, 2015.



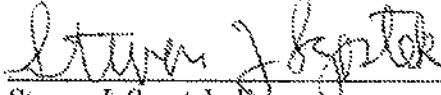
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Steven J. Szostek, Esq.
Nevada Bar No. 3904
STEVEN J. SZOSTEK, LTD.
7848 West Sahara Avenue
Las Vegas, Nevada 89117
(702) 325-6224 [voice]
(702) 940-3041 [fax]
Attorney for Plaintiff
ROBERT LAFAYETTE

1
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CERTIFICATE OF SERVICE

1
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I HEREBY CERTIFY that on August 20, 2015, I served a true and correct copy of the
above and foregoing PLAINTIFF'S VERIFIED APPLICATION FOR TEMPORARY
RESTRANING ORDER AND MOTION FOR PRELIMINARY INJUNCTION AND EX-
PARTA ORDER FOR AN ORDER SHORTENING TIME as follows:

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1. VIA HAND DELIVERY to:
Pite Duncan, LLP
520 South 4th Street, Suite 360
Las Vegas, NV 89101
Attorneys for Wells Fargo Home Mortgage
 2. VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED
Zahara Joyner, Trustee Sales Representative
National Default Servicing Corporation
7720 North 16th Street, Suite 300
Phoenix, AZ 85020


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Steven J. Szostek, Esq.
Attorney for Plaintiff
ROBERT LAFAYETTE

EXHIBIT "A"

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Wells Fargo
P.O. Box 102355
Des Moines, IA 50306-0355

March 25, 2015

Robert Lafayette
9578 Adobe Arch Ct.
Las Vegas, NV 89148

Subject: Resolution to your inquiry regarding account number [REDACTED]

Dear Mr. Robert Lafayette:

Thank you for the opportunity to address your request that we update your credit report to reflect that this account was discharged through your chapter 7 bankruptcies. We've carefully considered what we can do and are providing our response.

On March 24, 2015, we notified the consumer reporting agencies listed below to update their records to reflect that this account was discharged through chapter 7 bankruptcy, thus causing the reports to reflect the account as closed with a zero balance. Please note, it may take up to 90 days for the consumer reporting agencies to reflect these changes on your credit report.

CBI (Credit Bureau, Inc.)
Equifax Information Technology
1-800-685-1111

Trans Union Credit
Information Company
1-800-888-4213

Innovis UDF Processing Center
1-800-457-0207

Experian
1-868-397-3742

Going forward

If you have any additional questions or need clarification regarding the information provided in this letter, please contact me directly at 1-800-853-8516, extension 67206. I am available to assist you Monday through Friday, 6:00 a.m. to 3:00 p.m. Central Time. If you require immediate assistance and I am unavailable, other representatives are available to assist you at 1-800-853-8516, Monday through Friday, 7:00 a.m. to 7:00 p.m. Central Time.

Sincerely,

A handwritten signature in black ink, appearing to read "Ben Fogle".

Benjamin Fogle
Executive Mortgage Specialist
Customer Care and Recovery Group

If you have received a discharge and the loan was not reaffirmed in the bankruptcy case, we will only exercise our rights against the property and are not attempting any act to collect the discharged debt from you personally.

EX003/7AV/cc1225999/ga3481946/cIWPP

EXHIBIT "B"

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RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:
National Default Servicing Corporation
7729 N. 16th Street, Suite 300
Phoenix, AZ 85020

NDSC File No. : 12-30356-WA-NV
Title Order No. : 120023737-NV-GTI
APN No. : 163-30-612-002

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 11/17/2004 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY; IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

Notice is hereby given that National Default Servicing Corporation as trustee (or successor trustee, or substituted trustee), pursuant to the Deed of Trust executed by ROBERT LAFAYETTE, A MARRIED MAN, dated 11/17/2004 and recorded 11/23/2004 as Instrument No. 20041123-0003700 (or Book, Page) and Re-Recorded on 12/29/2011 as Instrument No. 201112290001959 (or Book, Page) for the reason of 'RIDER' of the Official Records of CLARK County, State of NV, and pursuant to the Notice of Default and Election to Sell thereafter recorded 01/03/2013 as Instrument No. 201301030002099 (or Book, Page) of said Official Records.

Date and Time of Sale: 08/26/2015 at 10:00 AM

Place of Sale: At the front entrance to Nevada Legal News located at 930 S. 4th Street, Las Vegas, NV 89101

Property will be sold at public auction, to the highest bidder for cash (in the forms which are lawful tender in the United States, payable in full at time of sale), all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and more fully described in Exhibit "A" attached hereto and made a part hereof.

The street address and other common designation, if any of the real property described above is purported to be:

9578 ADOBE ARCH COURT
LAS VEGAS, NV 89148

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein.

The amount of the unpaid principal balance and accrued interest of the obligation secured by the property to be sold and reasonable costs, expenses and advances at the time of the initial publications of the Notice of Sale is \$471,949.76. The opening bid at the time of the sale may be more or less than this amount depending on the total indebtedness owed and/or the fair market of the property.

BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.

Page 2

Notice of Trustee's Sale

NDSC File No. : 12-30356-WA-NV

In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorse as a matter of right.

Said sale will be made, in an "as is" condition, without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided therein, and the unpaid balance of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The lender is unable to validate the condition, defects or disclosure issues of said property and Buyer waives the disclosure requirements under NRS 113.130 by purchasing at this sale and signing said receipt.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

Date: 07/30/2015

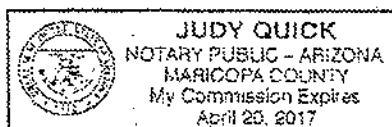
National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020
602-264-6101
Sales Line : 480-257-2444 Sales Website: www.ndscorp.com/sales

By: Zahara Joyner
Zahara Joyner, Trustee Sales Representative

State of Arizona
County of Maricopa

On 7-30-15, before me, the undersigned, a Notary Public for said State, personally appeared Zahara Joyner personally known to me to be (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,



Signature

Judy Quick

Exhibit A

NDSC Notice of Sale Addendum

NDSC No. : 12-30356-WA-NV
PROP. ADDRESS : 9578 ADOBE ARCH COURT
LAS VEGAS, NV 89148

COUNTY : CLARK

LEGAL DESCRIPTION :

LOT 2 IN BLOCK 1 OF GRANDBROOKE V, AS SHOWN BY MAP THEREOF ON FILE IN
BOOK 100 OF PLATS, PAGE 78 IN THIS OFFICE OF THE COUNTY RECORDER OF CLARK
COUNTY, NEVADA

EXHIBIT "C"
VERIFICATION BY ROBERT LAFAYETTE

COMES NOW ROBERT LAFAYETTE, and having been sworn upon his oath, does state as follows:

1. I am over the age of 18 years and competent to testify as to the matters contained herein.
2. I have caused to be drafted the attached PLAINTIFF'S VERIFIED APPLICATION FOR TEMPORARY RESTRAINING ORDER AND MOTION FOR PRELIMINARY INJUNCTION AND EX-PARTE ORDER FOR AN ORDER SHORTENING TIME. I have read such Application and believe that the wording therein is true and correct to the best of my knowledge.

FURTHER AFFIANT SAYETH NOT.

Dated this 20th day of August, 2015

Robert L. Lafayette
ROBERT LAFAYETTE

STATE OF NEVADA)
)
COUNTY OF CLARK) SS:

On this 20 day of August, 2015 before me, Stephanie Michael, a Notary Public, personally appeared ROBERT LAFAYETTE, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to within the instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Stephanie Michael
Notary Public

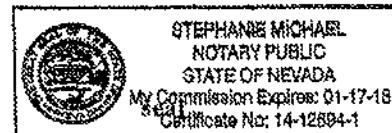


EXHIBIT "D"

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1 Steven J. Szostek, Esq.
2 Nevada Bar No. 3904
3 STEVEN J. SZOSTEK, LTD.
4 7848 West Sahara Avenue
5 Las Vegas, Nevada 89117
(702) 325-6224 [voice]
(702) 940-3041 [fax]
Szostek1946@gmail.com
Attorney for Plaintiff
ROBERT LAFAYETTE

6

7 DISTRICT COURT

8 CLARK COUNTY, NEVADA

9

10 ROBERT LAFAYETTE, an individual,) Case No.:
11 Plaintiff,)) Dept. No.:
12 v.))
13 WELLS FARGO HOME MORTGAGE, a) DATE OF HEARING:
14 corporation, and NATIONAL DEFAULT) TIME OF HEARING:
15 SERVICING CORPORATION, a)
corporation;
16 Defendant)
17)

18 ORDER GRANTING TEMPORARY RESTRAINING ORDER

19 Plaintiff ROBERT LAFAYETTE, having submitted to this Court his Ex-Parte
20 application for Temporary Restraining Order and for Preliminary injunction, this Court having
21 review the papers and pleadings on file herein and for good cause appearing, therefor

22 IT IS HEREBY ORDERED THAT Plaintiff's Application for Temporary Restraining
Order is hereby GRANTED, and it is

23
24 FURTHER ORDERED that National Default Servicing Corporation is hereby
25 restrained from proceeding with the foreclosure noted in that certain NOTICE OF TRUSTEE'S

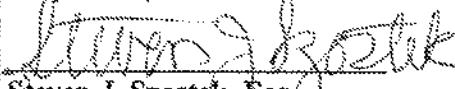
1 SALE, dated July 30, 2015 on the real property located at 9578 Adobe Arch Court, Las Vegas,
2 NV 89148.

3 **IT IS SO ORDERED**

4 Dated this _____ day of August, 2015

5
6 **DISTRICT COURT JUDGE**

7 Respectfully submitted,

8 
9 Steven J. Szostek, Esq.
Nevada Bar No. 3904

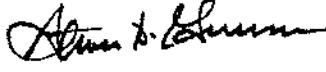
10 STEVEN J. SZOSTEK, LTD.
7848 West Sahara Avenue
11 Las Vegas, Nevada 89117
(702) 325-6224 [voice]
(702) 940-3041 [fax]
12 Szostek1946@gmail.com
13 Attorney for Plaintiff
ROBERT LAFAYETTE

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Exhibit “8”

Electronically Filed
09/14/2015 05:51:39 PM

1 NOEJ
2 LAUREL I. HANDLEY (NV Bar # 9576)
3 JORY C. GARABEDIAN (NV Bar # 10352)
4 ALDRIDGE PITE, LLP
5 520 South 4th Street, Suite 360
Las Vegas, Nevada 89101
Telephone: (858) 750-7600
Facsimile: (702) 685-6342
E-mail: jgarabedian@aldridgepite.com


CLERK OF THE COURT

6 Attorneys for Defendant WELLS FARGO HOME MORTGAGE

7

8 **DISTRICT COURT**

9

CLARK COUNTY, NEVADA

10 ROBERT LAFAYETTE, an individual,

11 Plaintiff,

12 vs.

13 WELLS FARGO HOME MORTGAGE, a
corporation, and NATIONAL DEFAULT
14 SERVICING CORPORATION, a corporation,

15 Defendants.

Case No. A-15-723401-C

Dept. No. V

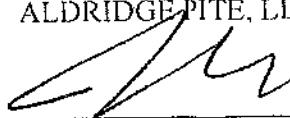
**NOTICE OF ENTRY OF ORDER
DISSOLVING TEMPORARY
RESTRAINING ORDER AND DENYING
MOTION FOR PRELIMINARY
INJUNCTION**

17 PLEASE TAKE NOTICE that an Order was duly entered in the above-entitled matter on
18 the 9th day of September, 2015, a copy of which is attached hereto.

19 Dated:

9/14/2015

ALDRIDGE PITE, LLP



LAUREL I. HANDLE
JORY C. GARABEDIAN
Attorneys for Defendant
WELLS FARGO HOME MORTGAGE

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CERTIFICATE OF SERVICE

I, the undersigned, declare: I am, and was at the time of service of the papers herein referred to, over the age of 18 years, and not a party to this action. My business address is 520 South 4th Street, Suite 360, Las Vegas, Nevada 89101.

I hereby certify that on September 14, 2015, I electronically transmitted the attached document to the Clerk's Office using the CM/ECF System for filing and transmittal of a Notice of Electronic Filing to the following CM/ECF registrants:

Steven J. Szostek, Esq., szostek1946@gmail.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.
11a

Executed this 1st day of September, 2015, at Las Vegas, Nevada.

Natasha D. Petty

ORDR

LAUREL L. HANDLEY (NV Bar # 9576)
JORY C. GARABEDIAN (NV Bar # 10352)
520 South 4th St., Suite 360
Las Vegas, Nevada 89101
Telephone: (858) 750-7600
Facsimile: (702) 685-6342
E-mail: lhandley@aldrigeplc.com

Electronically Filed
09/09/2015 04:35:24 PM

Atorneys for Defendant:
WELLS FARGO HOME MORTGAGE

CLERK OF THE COURT

DISTRICT COURT

CLARK COUNTY, NEVADA

ROBERT LAFAYETTE, AN INDIVIDUAL,
Plaintiff,

Case No. A-15-723401-C
Dept. V

WELLS FARGO HOME MORTGAGE, A
CORPORATION, AND NATIONAL
DEFAULT SERVICING CORPORATION, A
CORPORATION.

**ORDER DISSOLVING TEMPORARY
RESTRAINING ORDER AND DENYING
MOTION FOR PRELIMINARY
INJUNCTION**

Date: September 1, 2015
Time: 9:00 a.m.

Defendants.

After review and consideration of Plaintiff's Verified Application for Temporary Restraining Order and Motion for Preliminary Injunction and Ex-Parte Order for an Order shortening Time, the oral arguments of the parties appearing at the September 1, 2015 scheduled hearing of this matter, and all pleadings and papers on file herein, the Court finds as follows:

THE COURT FINDS that none of the above-captioned Defendants were properly served with Plaintiff's Verified Application for Temporary Restraining Order, the ensuing Temporary Restraining Order or any notice of hearing.

THE COURT FURTHER FINDS that Plaintiff did not file a Complaint in this matter to properly commence the action, and further there is no basis or underlying causes of action or claims which the Court can determine if there is a likelihood of success on the merits.

THE COURT FURTHER FINDS that notwithstanding the procedural deficiencies,

ORDER

1 Plaintiff has not presented sufficient evidence and/or has not presented sufficient legal grounds
2 or other good cause to justify or warrant any further temporary restraining order or preliminary
3 injunction of Defendants' pending foreclosure sale concerning the real property at 9578 Adobe
4 Arch Court, Las Vegas, Nevada 89148.

5 NOW WHEREFORE based upon the foregoing, IT IS HEREBY ORDERED that
6 Plaintiff's Verified Application for Temporary Restraining Order and Motion for Preliminary
7 Injunction is DENIED in its entirety.

8 IT IS FURTHER ORDERED that this Court's prior Temporary Restraining Order
9 entered on August 25, 2015, is hereby DISSOLVED.

10 IT IS FURTHER ORDERED that this Court will retain jurisdiction over further motion
11 practice concerning the release of the \$500.00 bond posted by Plaintiff for any damages
12 sustained by Defendants as a result of August 25, 2015 Temporary Restraining Order , otherwise
13 the above-captioned matter shall be considered closed.

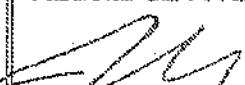
14 IT IS SO ORDERED.

15 DATED: Sept. 7, 2015


DISTRICT COURT JUDGE
Jerry A. Edwards
AC

17 Respectfully submitted by:

18 ALDRIDGE PITTE, LLP

19 
20 JORY C. GARABEDIAN (NV Bar # 10352)
21 Attorney for Defendant:
WELLS FARGO HOME MORTGAGE

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Exhibit “9”

Inst #: 20150923-0002705

Fee: \$18.00 N/C Fee: \$0.00

RPTT: \$1369.35 Ex: #

09/23/2015 03:02:05 PM

Receipt #: 2581164

Requestor:

SERVICELINK TITLE AGENCY IN

Recorded By: RYUD Pgs: 3

DEBBIE CONWAY

CLARK COUNTY RECORDER

RECORDING REQUESTED BY :

WHEN RECORDED MAIL TO :

Wells Fargo Bank N.A.
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020

FORWARD TAX STATEMENTS TO:

Wells Fargo Bank N.A.
4101 Wiseman Blvd
San Antonio, TX 78251

APN: 163-30-612-002

NDSC File No. : 12-30356-WA-NV
Title Order No. : I20023737-NV-GT1

TRUSTEE'S DEED UPON SALE

Transfer Tax : \$1,369.35

The Grantee herein WAS the Beneficiary

The amount of the unpaid debt was \$471,530.19

The amount paid by the Grantee was \$268,345.00

The property is in the city of LAS VEGAS, County of CLARK, State of NV.

National Default Servicing Corporation, an Arizona Corporation, as the duly appointed Trustee (or successor Trustee or Substituted Trustee), under a Deed of Trust referred to below, and herein called "Trustee", does hereby grant without any covenant or warranty to :

Wells Fargo Bank N.A.

herein called Grantee, the following described real property situated in CLARK County :

LOT 2 IN BLOCK 1 OF GRANDBROOKE V, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 100 OF PLATS, PAGE 78 IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA

This conveyance is made pursuant to the powers conferred upon Trustee by said Deed of Trust executed by ROBERT LAFAYETTE, A MARRIED MAN , as Trustor, recorded on 11/23/2004 as Instrument No. 20041123-0003700 (or Book, Page) and Re-Recorded on 12/29/2011 as Instrument No. 201112290001959 (or Book, Page) for the reason of 'RIDER' of the Official Records of CLARK County, NV.

All requirements of law regarding the recording and mailing of copies of the Notice of Default and Election to Sell, the recording, mailing, posting, and publication of the Notice of Trustee's Sale have been complied with.

THIS INSTRUMENT IS RECORDED AT THE
REQUEST OF SERVICELINK AS AN
ACCOMMODATION ONLY. IT HAS NOT BEEN
EXAMINED AS TO ITS EXECUTION OR AS
TO ITS EFFECTS UPON TITLE.

Page 2

Trustee's Deed Upon Sale

NDSC File No. : 12-30356-WA-NV

Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said Deed of Trust sold said real property at public auction on 09/14/15 Grantee, being the highest bidder at said sale became the purchaser of said property for the amount bid, which amount was \$268,345.00.

Dated : 9/15/15

National Default Servicing Corporation, an Arizona Corporation

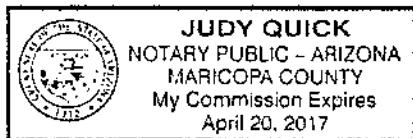
By: Genevieve Mada
Genevieve Mada, Trustee Sales Officer

State of: Arizona

County of: Maricopa

On 9-15, 20 15, before me, the undersigned, a Notary Public for said State, personally appeared Genevieve Mada, personally known to me to be (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,



Signature

STATE OF NEVADA
DECLARATION OF VALUE FORM

1 Assessor Parcel Number(s)

- a) 163-30-612-002
 b) _____
 c) _____
 d) _____

2 Type of Property:

- | | | | |
|-----------------------------|--------------|--|------------------|
| a) <input type="checkbox"/> | Vacant Land | b) <input checked="" type="checkbox"/> | Single Fam. Res. |
| c) <input type="checkbox"/> | Condo/Twnhse | d) <input type="checkbox"/> | 2-4 Plex |
| e) <input type="checkbox"/> | Apt. Bldg | f) <input type="checkbox"/> | Comm'l/Ind'l |
| g) <input type="checkbox"/> | Agricultural | h) <input type="checkbox"/> | Mobile Home |
| | Other _____ | | |

FOR RECORDER'S OPTIONAL USE ONLY

Book: _____ Page: _____

Date of Recording: _____

Notes: _____

3. a Total Value/Sales Price of Property \$268,345.00
 b Deed in Lieu of Foreclosure Only (value of property) _____
 c Transfer Tax Value: \$268,345.00
 d Real Property Transfer Tax Due \$1,369.35
4. If Exemption Claimed:
 a Transfer Tax Exemption per NRS 375.090, _____.
 b Explain Reason for Exemption: _____
5. Partial Interest: Percentage being transferred: %

The undersigned declare and acknowledges, under penalty of perjury, pursuant to NRS, 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the parties agree that disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature Genevieve Mada 9-15-15 Capacity Trustee Sales Officer
 Genevieve Mada, 12-30356-WA-NV

Signature _____
SELLER (GRANTOR) INFORMATION

National Default Servicing Corp.
 7720 N. 16th Street, Suite 300
 Phoenix, AZ 85020

Capacity Grantee
BUYER (GRANTEE) INFORMATION

Wells Fargo Bank N.A.
 4101 Wiseman Blvd
 San Antonio TX 78251

COMPANY/PERSON REQUESTING RECORDING (required if not seller or buyer)

Print Name: ServiceLink Title Agency Escrow #: _____

Address: 3220 El Camino Real

City: IRVINE State: CA Zip: 92602

AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED

Exhibit “10”

(2)

Inst #: 20160107-0002969

Fees: \$18.00

N/C Fee: \$0.00

01/07/2016 03:22:04 PM

Receipt #: 2652664

Requestor:

ROBERT LAFAYETTE

Recorded By: GLORD Pge: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

Recording requested by and
When recorded return to:
ROBERT LAFAYETTE
9578 ADOBE ARCH COURT
LAS VEGAS, NEVADA 89148

Assessor Number: #163-30-612-002

Instrument Number:

Loan Number:

9578 Adobe Arch Court, Las Vegas, Nevada 89148

Space above this line for Recorder's use only

NOTICE OF LIS PENDENS

TO ALL PERSONS be it known of the pending litigation IN THE BANKRUPTCY COURT OF NEVADA IN AND FOR CLARK COUNTY with case # 14-10235-BTB IS HEARBY AMENDED AND NOW IS IN PENDING LITIGATION IN THE UNITED STATES DISTRICT COURT, DISTRICT OF NEVADA with case # 2:16-cv-00023-RFB-NJK and is part of enforcement authorized under 15 U.S.C. 1692k for violations of the Fair Debt Collections Practices Act (FDCPA) concerning the property described.

NOTICE OF STAY AND ADVERSE CLAIM

LEGAL DESRIPTION:

Lot 2 in Block 1 of Grandbrooke V, as shown by map thereof on file in Book of Plats, Page 78 in the Office of the County Recorder of Clark County, Nevada.

THE ADDRESS ON SAID PROPERTY 9578 ADOBE ARCH COURT, LAS VEGAS, NEVADA, 89148.

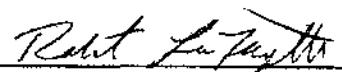
Notice to Agent is Notice to Principal; Notice to Principal is Notice to Agent

This is notice to all alleged, self-titled "Creditors, Trustees, Servicers" who are actually defined as mere (third-party) debt collectors under 15 U.S.C. §§ 1692 et seq. as amended the FDCPA.

This consumer's ongoing private right of action (PRA) is now being enforced in United States District Court Case# 2:16-cv-00023. Until this private right of action matter is certified, moving forward is a further violation of applicable consumer protection law(s) and due process of law. Before this notice, you may claim immunity because you were not aware of this consumer's PRA. After this public

notice, you were fully informed of this consumer's actions. This notice serves as a tacit agreement and further stipulates that no (third-party) debt collector had prior consent of this Consumer given directly to them to communicate or record any non-public information. Any additional ongoing violative conduct and behavior to the FDCPA will be handled accordingly.

You have been noticed. Govern yourself accordingly.


ROBERT LAFAYETTE

JURAT

State of NEVADA)
) ss:
County of CLARK)

Subscribed and sworn to (or affirmed) before me on this 6 day of
January, 2016, by Robert Lafayette, proved to
me on the basis of satisfactory evidence to be the person who appeared before me.

Nona Abad

Notary

(seal)

My Commission expires: 10/19/17

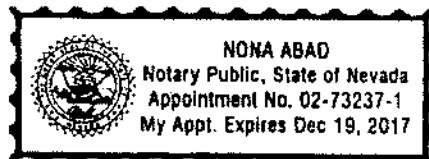


Exhibit “11”

Inst #: 20160202-0000794

Fees: \$18.00

N/C Fee: \$0.00

02/02/2016 11:31:58 AM

Receipt #: 2674059

Requestor:

ROBERT LAFAYETTE

Recorded By: GLORD Pgs: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

Recording requested by and
When recorded return to:
ROBERT LAFAYETTE
9578 ADOBE ARCH COURT
LAS VEGAS, NEVADA 89148

Assessor Number: #163-30-612-002

Instrument Number:

Loan Number:

9578 Adobe Arch Court, Las Vegas, Nevada 89148

Space above this line for Recorder's use only

NOTICE OF LIS PENDENS

TO ALL PERSONS be it known of the pending litigation IN THE UNITED STATES DISTRICT COURT, DISTRICT OF NEVADA, with case # 2:16-cv-00023-RFB-NJK and is part of enforcement authorized under 15 U.S.C. 1692k for violations of the Fair Debt Collections Practices Act concerning the property described. The first Lis Pendens was filed in the Clark County Recorder's office, on 09/01/2015, instrument # 20150901-0001527

NOTICE OF STAY AND ADVERSE CLAIM

LEGAL DESCRIPTION:

Lot 2 in Block 1 of Grandbrooke V, as shown by map thereof on file in Book of Plats, Page 78 in the Office of the County Recorder of Clark County, Nevada.

THE ADDRESS ON SAID PROPERTY 9578 ADOBE ARCH COURT, LAS VEGAS, NEVADA, 89148.

Notice to Agent is Notice to Principal; Notice to Principal is Notice to Agent

This is notice to all alleged, self-titled "Creditors, Trustees, Servicers" who are actually defined as mere (third-party) debt collectors under 15 U.S.C. §§ 1692 et seq. as amended the FDCPA.

This consumer's ongoing private right of action (PRA) is now being enforced in United States District Court Case# 2:16-cv-00023. Until this private right of action matter is certified, moving forward is a further violation of applicable consumer protection law(s) and due process of law. Before this notice, you may claim immunity because you were not aware of this consumer's PRA. After this public

notice, you were fully informed of this consumer's actions. This notice serves as a tacit agreement and further stipulates that no (third-party) debt collector had prior consent of this Consumer given directly to them to communicate or record any non-public information. Any additional ongoing violative conduct and behavior to the FDCPA will be handled accordingly.

You have been noticed. Govern yourself accordingly.

Robert L. Lafayette
ROBERT LAFAYETTE

JURAT

State of NEVADA)
)
) ss:
County of CLARK)

Subscribed and sworn to (or affirmed) before me on this 6 day of
January, 2016, by Robert Lafayette, proved to
me on the basis of satisfactory evidence to be the person who appeared before me.

Mark H. Abad
Notary

(seal)

My Commission expires:

1/19/17

